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STATE OF MARYLAND

STATE PLANNING COMMISSION

CERTAIN FINANCIAL ASPECTS OF LOCAL GOVERNMENTS in MARYLAND.

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CERTAIN FINANCIAL ASPECTS

of

LOCAL GOVERNMENTS

in

MARYLAND

by

WILLIAM PAUL WALKER

no. 1

Published in Cooperation
with the
Maryland Emergency Relief Administration,
Harry Greenstein, State Relief Administrator,
Francis H. Dryden, State Engineer.

November 1934.

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Introductory Statement

The State Planning Commission of Maryland was created under an Act of the Special Session of the Legislative Assembly of Maryland in November, 1933. It was directed to prepare and submit to the General Assembly from time to time reports and plans for various activities in the State of Maryland.

During 1934, the Commission has been engaged upon the study of a variety of subjects, all of considerable interest and probable value to the citizens of the State. The preliminary results of some of these studies are now available for discussion.

The Commission proposes to issue from time to time the results of independent studies as they are completed. The present document is the first of this series of reports. It deals with a subject which lies at the base of many of the important financial problems of the State. Its preparation was undertaken upon the assumption that the underlying tax structure of the various local governments controlled in many ways the opportunities for future public activities.

Through the cooperation of the University of Maryland, the Commission obtained the services of Mr. Wm. P. Walker who is responsible for the present document.

In presenting this material to the Legislative Assembly, we are aware that it represents only the beginning of the study of an important aspect of local government. It is not intended to be definitive in its suggestions or recommendations. It does offer, however, ample material for careful review and, perhaps in some instances, for important legislative action.

Some of the defects herein noted in local financial structure and methods are of long standing and familiar to interested students of the subject. Their correction needs only an active and enlightened public opinion.

At a time when most problems of taxation are being considered largely from the emotional rather than from the logical standpoint, it is particularly important to give careful consideration to the findings here presented. The Commission

well be pardoned the liberty of extending the caution that hasty readjustments of the present property tax and legislative efforts towards tax limitations should be carefully avoided. In emphasizing this necessity for caution, it need only be mentioned that the real property tax still remains the only important element in the existing tax system which has been sufficiently strong to withstand the onslaught of those forces which produced the decline of all other sources of revenue during the period from 1930 to date.

The important recommendations of the present study are as follows:

Part I. Consideration should be given to the possibilities of providing a more efficient, economical and effective governmental unit by redistricting the taxable resources of the State into governmental units with the following alternative objectives:

1. Effecting a full-time one-man, or any multiple thereof, set of county offices.
2. Combining certain existing offices or functions of two or more counties or of several areas or units within a county.
3. Consolidating the incorporated towns of a given area into one governmental unit.
4. Consolidating the incorporated towns with the county government.

Part II. As a step toward better informing the people as to the financial condition of the governmental unit and for introducing better tax collection procedure, the following objectives should be considered:

1. The individual taxpayer should be acquainted with the financial aspects of the county in the following manner:
   a. A detailed account of the levy printed on the back of the tax bill.
   b. An annual auditor's report setting forth the resources, liabilities, receipts and disbursements in detail, to be published in newspapers or in pamphlet form.

2. Local governmental units should be required to forward a copy of their annual statement or auditor's report to some designated central State authority.

3. Greater uniformity among governmental units in respect to the fiscal year and tax collection procedure. Probably one of two dates, January 1 or July 1, for the closing of the fiscal year would serve (including the State government). The former date would probably work a greater hardship on the farmers than the latter.

   a. Uniformity of interest bearing dates for local and State purposes would simplify the office work.

   b. County and other local units might vary their discount provisions in accordance with their current needs for revenue.

4. An effort should be made to correct the existing condition of a large amount of uncollected taxes by the following procedure;

   a. Reducing the property tax comparable to the economic resources of the property taxpayers.

   b. Making the payment of taxes as attractive to the taxpayer as possible to the end that a majority of the taxpayers will form a habit or custom of making voluntary payments.

   c. Making tax payments easier through semi-annual or more frequent installment provisions.

   d. Substituting, in part, other methods of taxation for the State and local property tax.

   e. Providing more stringent laws in relation to tax delinquency and tax sales, after the general property tax has been reduced to a minimum of burdensomeness.

   f. Introducing a better bookkeeping system in the Treasurers' offices where the present system is found to be inadequate and obsolete.

5. Governmental units should be limited in the amount of temporary loans, notes or accounts payable at the end of any fiscal year to not more than 75 per cent of the uncollected taxes.

Part III. As a means of greater safeguard to the use of public credit, the following objectives should be given consideration:

1. Some policy should be laid down in respect to the referendum privileges on bond issues for county and other local units.
2. Greater attention should be given to the phenomenon of overlying debt with its attending possibilities of unduly increasing the debt in relation to the taxable basis or real value. (A consolidation of all incorporated units with the county government might assist in keeping down this compounding of debt.)
3. Some central debt control board, composed of State and local representatives, should be made responsible for the reviewing of proposed bond issues in order to discover the existing bonded debt and financial situation in the particular unit and the need for such proposed bonds. Such a body may have only powers to recommend, making their recommendations to the General Assembly, or local authorities, or it may be invested with the power to make a final decision.
4. A schedule of the estimated life of the property or improvement acquired through bond issues should be set up for the State, and the life of the bond shall not exceed the estimated life of the property or improvement acquired.

The State Planning Commission takes this opportunity of acknowledging the complete cooperation and assistance of the Maryland Emergency Relief Administration in the preparation of some of this material and in the issuance of the report.

Chairman,
State Planning Commission.

CERTAIN FINANCIAL ASPECTS OF LOCAL GOVERNMENTS IN MARYLAND

(Report Submitted to the State Planning Commission of Maryland)

By
Wm. Paul Walker,
Department of Agricultural Economics
University of Maryland.

This report is by no means an exhaustive study of the financial situation in local governmental units of Maryland. Its chief purpose is to bring together certain pertinent facts regarding counties and other local units that can be appraised in a comparable manner. Inaccessability of accounts and records that would place all counties on a similar basis has made it impossible to include certain tabulations. Data being compiled by another agency are purposely omitted from this report.

The subject matter of this report is divided into four parts: First, taxable bases and levies for local purposes; second, uncollected taxes and tax collection procedure; third, the debt situation; and fourth, recommendations.

In addition, detailed statistical data are exhibited in 32 tables and 15 charts.

Taxable Bases and Levies for Local Purposes

It is obvious that in order for any governmental unit to furnish a wide variety of public services there must be sufficient physical resources, under our property tax system, to provide for the efficient and economical use of the taxpayer's money. This does not, however, presuppose that one county, or local unit, is inefficient or uneconomical because it

is small in size. It is apparent, nevertheless, that sparsely settled areas with small taxable resources are becoming more incompetent as governmental taxing units.

The total taxable basis, taking the full county rate, varied in 1933-34 from $5,704,000 in Calvert County to $171,109,000 in Baltimore County. Where the valuation of corporation shares and securities taking special rates is added to this basis, the total basis for county purposes varies from approximately $4,769,000 in Calvert County to $212,376,000 in Baltimore County. There were eight counties in which the taxable basis was less than $20,000,000. Assuming an average county tax rate of $1.00 per $100 of assessed valuation, it is apparent that these eight counties are limited in their potential budgets to amounts less than $ 200,000 each. In consequence, as will be pointed out later in this report, many of the smaller counties have relatively high costs of administration and of law and order. This does not necessarily imply that any county whose taxable basis is greater than $20,000,000 will automatically become efficient.

The duties pertaining to a county office may not be sufficient to justify the full-time employment of one person. On the other hand, two or more persons may be employed full time in offices in which the work does not justify the full-time employment of these persons. In order for any governmental unit to make effective and economical use of its employees, there must be sufficient duties pertaining to the respective offices to command the full-time employment of one, or multiples of one, person. To accomplish this it may be necessary to redistrict the taxable areas and resources of the State.

Table 2 points out the reductions that have been made in the

county levies from 1931-32 to 1934-35. The total amount levied by counties in 1934-35 is approximately $5,500,000 less than that levied in 1931-32. This represents an average reduction of 35 per cent, the range being from 22 per cent in Harford County to 54 per cent in Queen Anne's County. In six counties the reduction was over 50 per cent.

This substantial decline in amounts levied by counties in recent years is due primarily to the following factors: First, an increase in state aid for public schools and a ruduction in school operating costs to the extent that county school tax rates in the equalization fund counties were reduced from 67¢ to 47¢ per $100 of assessed valuation; /1 second, a change in the laws relative to state gasoline tax revenues apportioned to the counties, whereby the counties could use their respective allotments for the maintenance, construction and bonded debt of county roads, thereby decreasing the local levies necessary for such purposes; third, reduction in compensation of both state and county officials; fourth, county economies and curtailments.

While the property tax has been reduced substantially in amount, disproportionate and inequitable features of general property taxation remain that need careful review if the salient atrocities of the property tax are to be minimized. Absolute abolishment of the general property tax may be impracticable and hazardous to governmental security at the present time, but we must continue to weave into our fiscal system those tax measures that are more fitting to our modern economic and social order.

Although it is commendable that all public agencies cooperated in bringing about a significant decline in the county levies, and subsequent relief to property holders, there is always the danger of carrying

/1 As well as making possible a reduction in the school tax rate in the non-equalization fund counties.

this policy to such an extreme as to impair the cash position of the county as well as the required services. It is not surprising therefore, to find that a few counties were obliged to increase their levies for the year 1934-35 in order to counteract two conditions: one being a too drastic reduction made the previous year; the other due to extraordinary expenses in 1934-35.

From the standpoint of psychology, it is probably more convincing to the average citizen to speak of tax reduction in terms of tax rates rather than county levies. For the most part, however, the reductions in county tax rates have paralleled the reductions in levies. Exceptions to this are those cases where the decline in the taxable basis has offered less opportunity for reducing the tax rate. In addition, the tax rate in 1934-35 is influenced more by other sources of revenue than was the case in 1931-32, due to the recent enactments providing for beer and liquor licenses.

One must not, however, be misled by a comparison of tax rates without knowing the relative tax basis upon which the rates are applied, as well as the kinds of services rendered. Undue and biased criticism may easily result from a comparison of tax rates alone. It is quite probable that a high county or local tax rate may mean a correspondingly low assessment in relation to real value, and conversely, units with low tax rates may mean that the property is assessed high in relation to its value. If the assessments in all local units were 100 per cent of valuation (as prescribed by law in Maryland) there should be little occasion for tax rates to vary widely from county to county. Therefore, the practical solution of such a problem is to bring about an equalization of

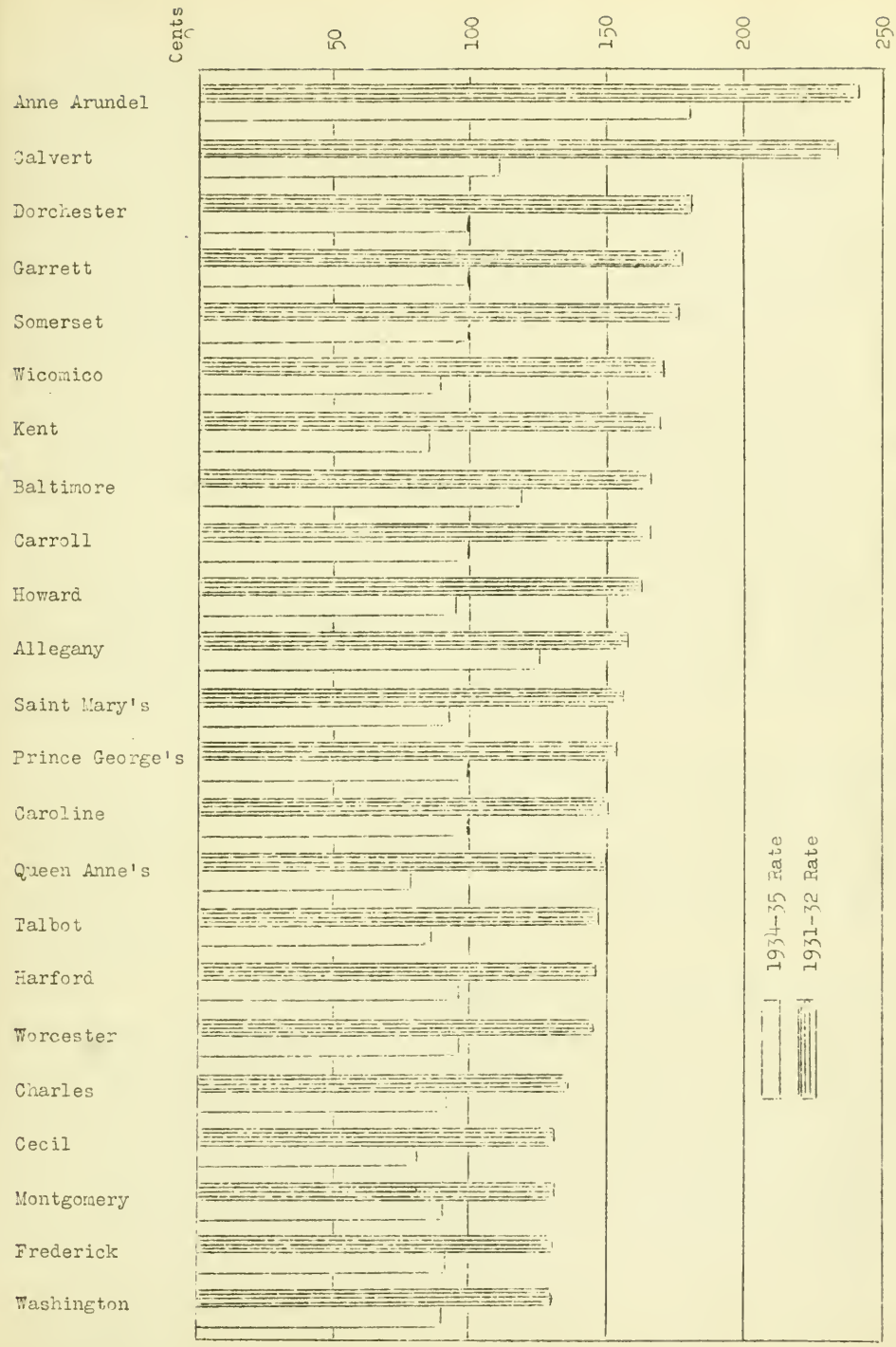


Chart 1. County Tax Rates Per $100 Assessed Valuation of Property For 1931-32 and 1934-35.

assessment between all local units. Those whose duty it is to carry out the provisions of the law in this respect may find it necessary to use powers given them by law to overcome local desires to keep property assessments relatively low. It is an effective method of combating destructive criticism based on part truths, and furthermore, it places the local unit in a more favorable light if that local unit is bearing its just and proportionate share of the State Tax.

Chart 1 shows that all but four counties now have tax rates of $1.00 or less and that the reductions in tax rates from 1931-32 to 1934-35 range from 30 per cent in Allegany County to 53 per cent in Calvert County.

The total tax budget of all counties of Maryland for the fiscal year 1934-35 is $10,371.650. Among the counties, the budgets range from $63,719 in Calvert County to $2,339,210 in Baltimore County. Nine counties have budgets of less than $200,000 each, and seven counties have budgets of more than $500,000 each.

Of the total budget of all counties, 44 per cent is appropriated for school purposes, this being the item receiving the largest amount in each county. Among the counties, the school budget represents from about 27 per cent of the total in Baltimore County to 58 per cent in Queen Anne's County.

Only six counties provided for roads, thereby making roads of minor importance as a county tax item. This situation, of course, is the result of the State assuming county road maintenance and construction out of the State gasoline tax. Three counties, namely, Anne Arundel, Baltimore and Harford, made substantial levies for road purposes, due to the fact that these counties are providing for their own county road maintenance and

are using their portion of the State gasoline tax for other county road purposes.

Payments on account of interest and redemption on bonded debts constituted the second largest item of the county budgets, representing 13 per cent of the total. Nothing is provided in Garrett and St. Mary's Counties for debt, whereas, in other counties that item absorbs from about 4 per cent of the total in Cecil County to about 21 per cent in Allegany County. The relative importance of debt costs in the county tax budgets has declined during the last two years due to the fact that funds from the State gasoline tax were applied to payments on County road bonds, and not to any reduction in the total amount that must be levied to take care of all debt.

It is of interest to note that a considerable proportion of the county tax budgets is devoted to that general field of government known as social control, which includes health, charity, and welfare. For all counties, this function represents nearly 13 per cent of the total, and varies from 7 per cent in Prince George's County to 17 per cent in Baltimore and Frederick Counties. As the counties make reductions in their levies for other governmental activities, the proportional activities and expenditures of these units will increase for such purposes as social correction, which have been, and probably should continue to be, primarily a local function.

To make comparisons between counties on the basis of their expenditures for such purposes as discussed in the preceding paragraphs would probably be unfair. The amount provided for schools, for instance, is not optional with all counties and is dependent on the relationship existing between the taxable resources and the minimum requirements for schools.

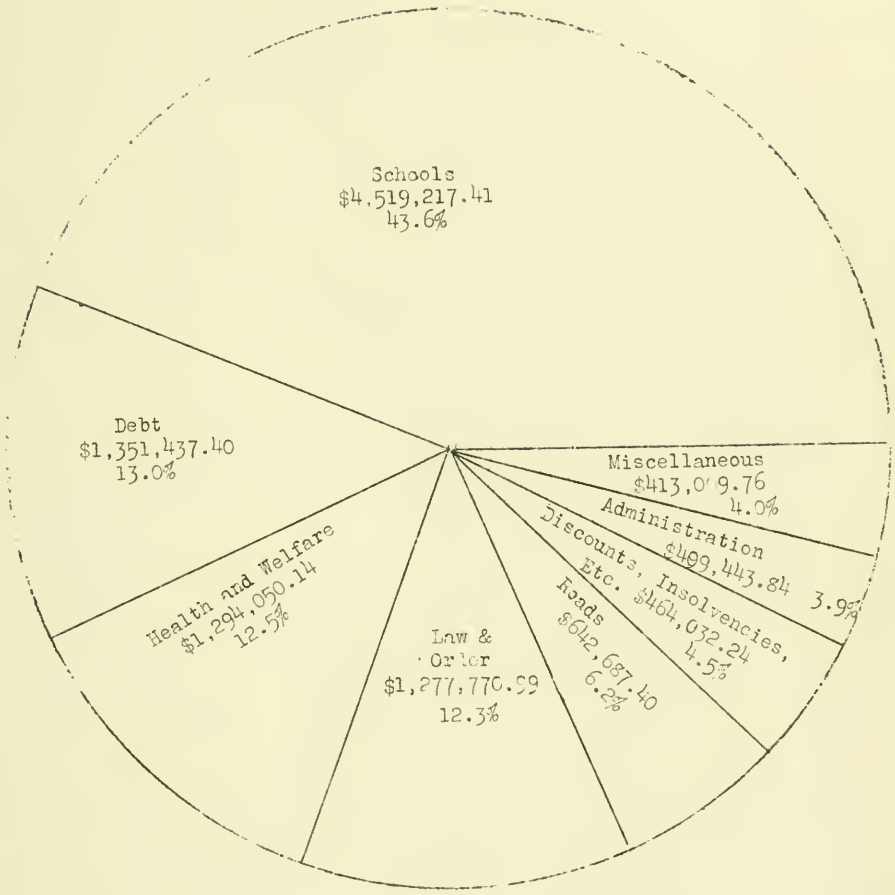


Chart 2. The Distribution of the County Tax Budgets for Various Purposes, 1934 - 35.

Total $10, 371,649.70

In regard to roads and debt, the county budgets are greatly influenced by optional provisions in respect to the use of the county proportions of the gasoline tax. The levies for health, charity and welfare, reflect the disposition of the county to furnish such needs.

Counties may, however, be placed on a comparable basis as to the amount budgeted or levied for general administrative government and for law and order. Let us observe the relative costs of general administrative government among the counties. Table 5 points out that, whereas in Baltimore County this overhead function of government represents practically 2 per cent of the total budget, in Calvert County it constitutes nearly 12 per cent. For the most part the larger counties, in terms of taxable bases, are also the counties in which the relative costs of general administrative government are low. An exception to this is in the case of Montgomery County. In Montgomery County the costs of collection and administration are enhanced by virtue of the multiplicity of taxing areas with their variable tax rates which necessitate an elaborate bookkeeping system in order that each special taxing area can receive payments from the county collections in exact proportion to their respective taxable bases. In addition, the fact that tax bills in that county are prepared for individual pieces of property rather than for all properties of an individual increases the total amount of detailed procedure and consequent expense. The general wage and salary scale in the metropolitan area of Washington also places a greater relative cost upon that county than upon the more rural counties.

With other counties it is rather strikingly illustrated that the relative cost of administration increases as the size of the budget decreases. It seems apparent that the size of a governmental unit, in terms of taxable

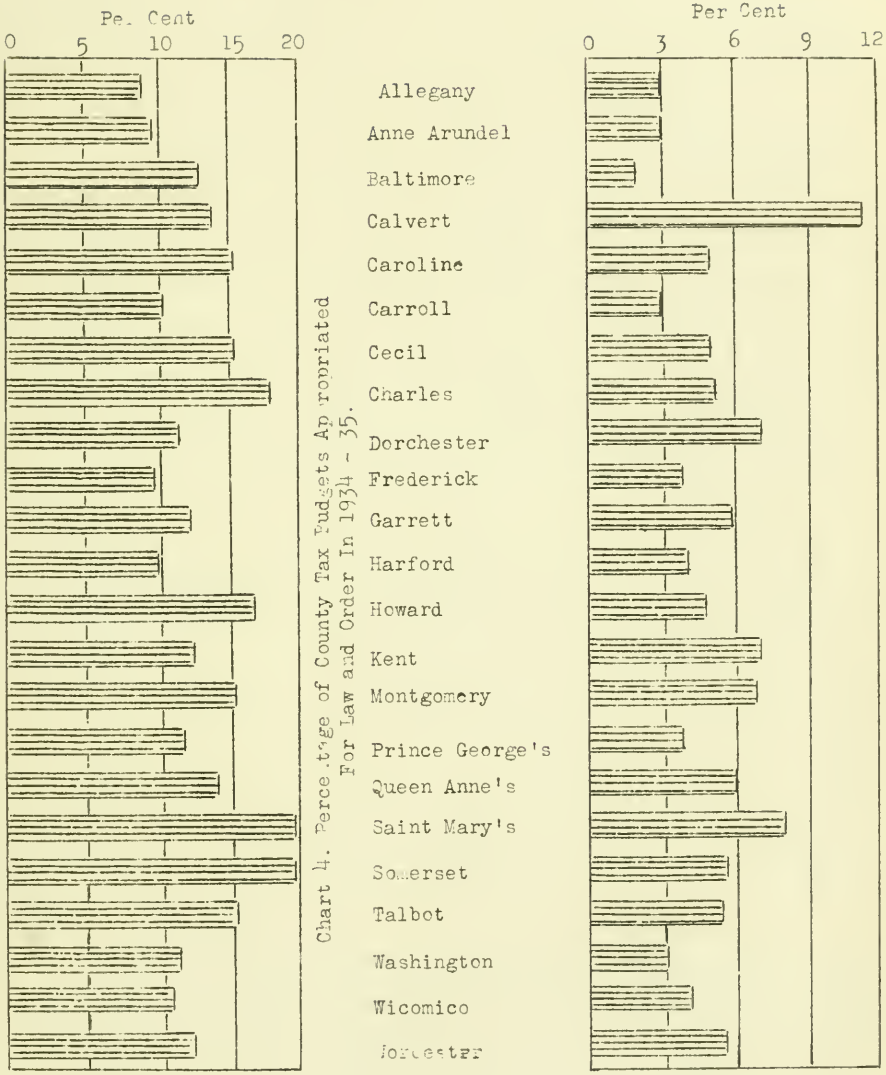


Chart 3. Percentage of County Tax Budgets Appropriated For General Administration In 1934 - 35.

Chart 4. Percentage of County Tax Budgets Appropriated For Law and Order In 1934 - 35.

resources, has a direct bearing on the relative cost of overhead operations.

Maintenance of law and order is a comparatively large item of expense in some of the counties, particularly in those counties with small taxable resources. This function of the counties consumes from 9 per cent of the total levy in Allegany County to 20 per cent in St. Mary's and Somerset Counties, with an average of 12 per cent for all counties.

On a per capita basis, total county levies for 1934-35 vary from $5.19 in St. Mary's County to $16.11 in Baltimore County, the average of all counties being $11.88. Again we may make direct comparisons between counties on a per capita basis for the particular item of general administrative government and for law and order. In the case of the former, the per capita levies range from 30 cents in Washington County to $1.05 in Montgomery County. Maintaining law and order represents a per capita levy of from 95 cents in Calvert County to $2.42 in Montgomery County, with an average of $1.46 for the State.

Several factors are responsible for these wide variations among the counties in percentage and per capita levies or budgets for general administrative government and for law and order. The possible effect of the size of the taxable basis has already been mentioned. There are many inherent factors relevant to the physical and social environment which would tend to cause such differences. Furthermore, there are various statutory provisions which create considerable and seemingly unnecessary differences in administration costs.

Several co-existing boards may be performing essentially the same, or similar, functions within a given area. A redistricting and consolidation of governmental units should eliminate such duplications. There may also be instances where better governmental organization would produce greater economy or efficiency.

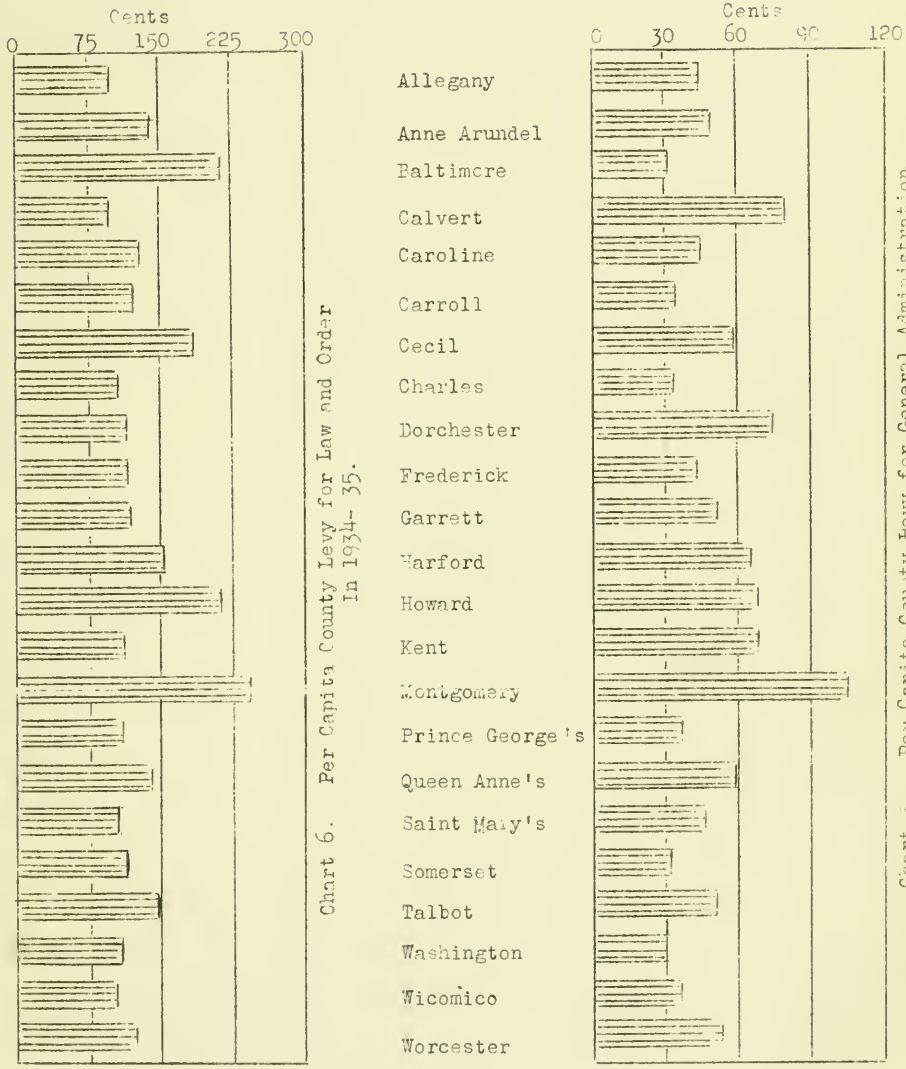


Chart 6. Per Capita County Levy for Law and Order In 1934- 35.

Chart 7. Per Capita County Levy for General Administration In 1934 - 35

Table 7 serves to illustrate some of the legal obstructions in making the costs of administration reasonably comparable among the counties. There seems to be no relationship between the compensation of the County Commissioners, the time they are required to spend in performing their duties, and the size of the county. It is apparent that the rate of compensation in most counties would not attract competent individuals for full-time employment, unless those individuals were retired from business or occupation. Furthermore, it is obvious that there are not sufficient duties to command full-time employment of the board members in most counties. In such cases, their county duties may become incidental to their other employment or business. This situation suggests the possibility of a full-time board of County Commissioners having jurisdiction over a much wider area, or much larger taxable basis, than exists at present, through some plan of redistricting the governmental units of the State.

Some of the minor factors which influence the administrative costs hinge around the mechanics in the office, particularly in connection with tax collection. In some counties tax bills are mailed out to the individuals. Where this mailing list is large, and the work has to be completed in a short period of time, extra help necessarily increases the cost. In some counties interest dates on State and county taxes do not coincide, thereby necessitating separate interest calculation on State and county taxes.

In order to make a comparable analysis of the costs of local governmental services supplied to people within county boundaries, it is necessary to consider, in addition to the county levies, the levies of incorporated towns and special areas, as well as the amount of state aid, (largely for schools and roads) to counties for purely local services.

Chart 7 Comparative Per Capit Costs of All Local Governmental Units in Maryland Counties, 1933-34.

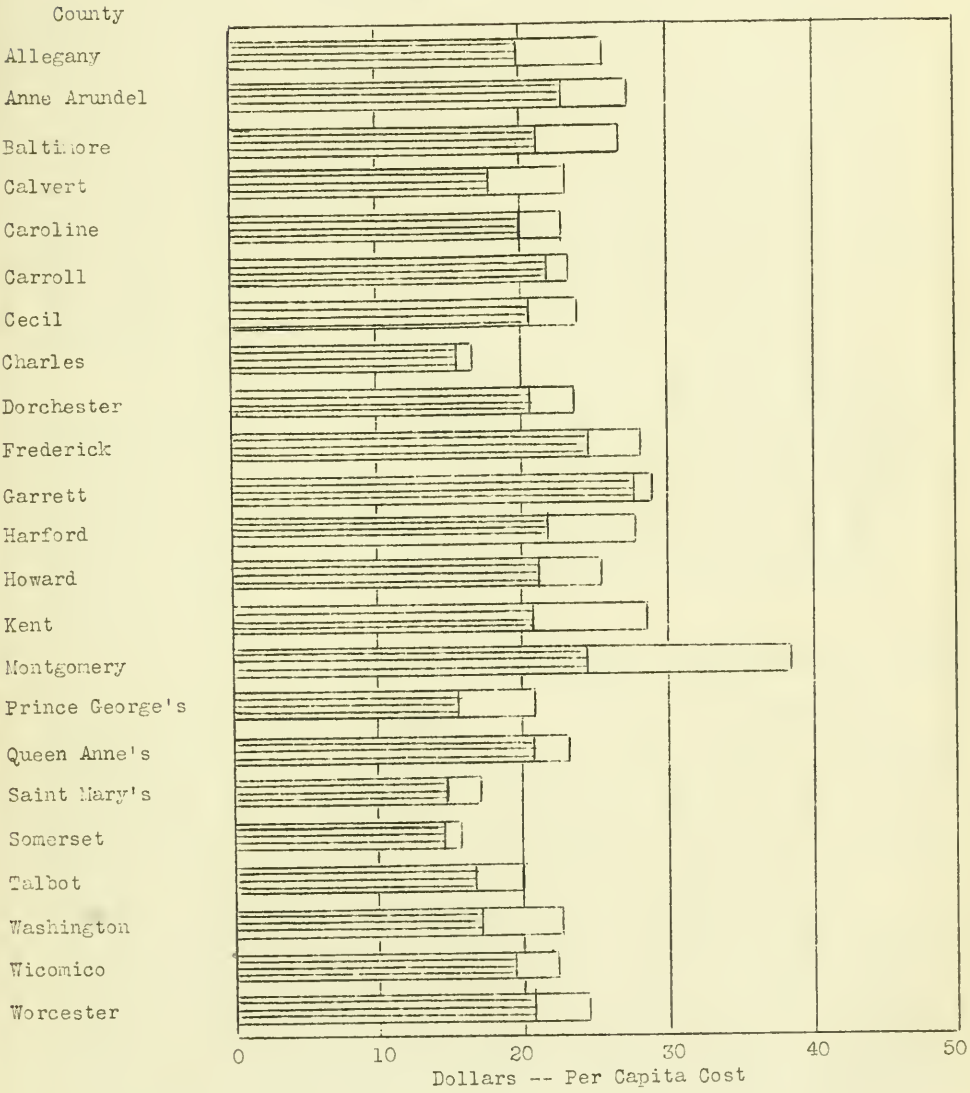
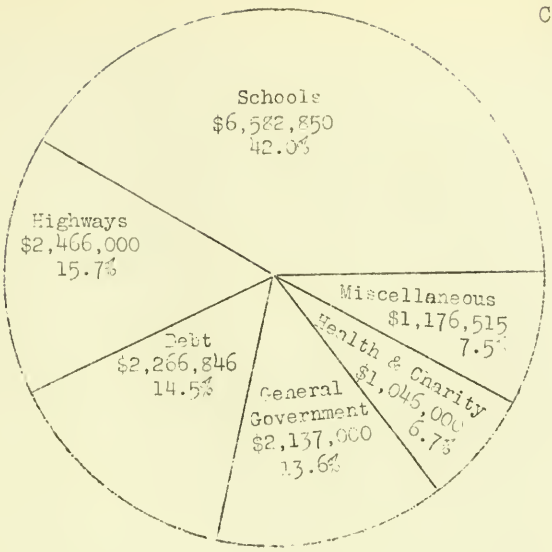


Table 8 shows that the total per capita costs for the operation and maintenance of all local governmental services within the counties vary from $14.66 in Somerset County to $24.42 in Frederick County, with an average of $20.34 for all counties. Debt, which includes past, present and future services, ranges from 65 cents per capita in Charles County to $14.29 per capita in Montgomery County, or an average of $4.93 for the State. When debt cost is added to the cost for operation and maintenance, the result is a total per capita cost ranging from $15.65 in Somerset County to $38.42 in Montgomery County, with an average of $25.27 for all counties.

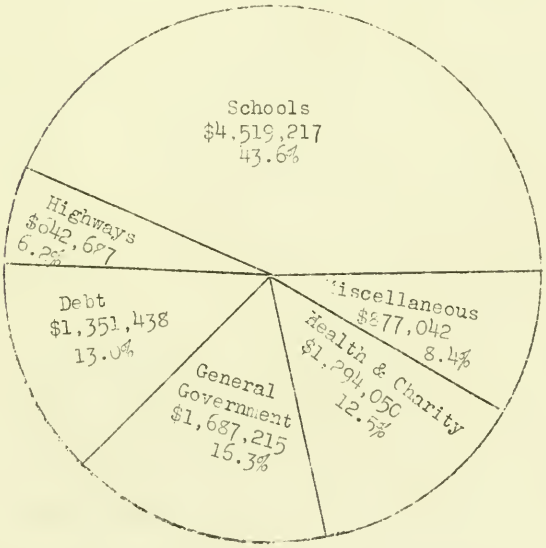
One cannot, however, make entirely valid comparisons of total governmental costs, including debt costs, between counties without giving consideration to the governmental services and the public construction improvements in the respective counties. Local units differ in both of these respects, especially in the extent of public improvements brought about through bond issues.

Due to the prominence of social problems in connection with public finance, it may be well to point out in some detail the provisions that counties make for the general cause of social welfare. Table 9 separates the county levies for this function into several items. The total county levies of 1934-35 for charity and social correction amount to approximately $788,000. Of this amount, about $300,000 is levied for the insane. In most counties, the levies for social correction and charity deal largely with those age-old conditions that have always been a peculiar function of counties. Comparatively few counties make any additional appropriation for general or special relief, other than the customary functions of the past.

Chart 8



Functional Distribution of Maryland County Tax Levies in 1931 - 32.
Total $15,675,211



Functional Distribution of Maryland County Tax Levies in 1934 - 35.
Total $10,371,849

In passing, it may be well to call attention to the fact that a certain portion of county levies are for non-functional items, which include discounts, errors and insolvencies, purchase of tax sale property, and payments made to incorporated towns. The total non-functional levies for 1934-35 amount to about $347,000. These items swell the levies for the respective counties, but do not increase the costs of county government.

Within the past three years, a rather striking change has occurred in the functional distribution of county tax levies. A relatively greater portion of the county levies in 1934-35 are for health and charity than was the case in 1931-32. Conversely, the relative importance of county levies for highways has declined since 1931-32. Schools have retained their relative importance, as is true with other items.

Uncollected Taxes and Tax Collection Procedure

Most of the financial embarrassment of local governmental units results from the inability and failure to collect taxes, either in due time, or at all. Consequently, some of the counties have changed from a situation in which they were operating on a cash basis, with some surplus, to one in which at the close of the year they have temporary obligations that represent a considerable portion, or even all, of the total taxes outstanding.

There is nothing abnormal in the fact that a part of the property tax levies becomesdelinquent from year to year, or that a few properties must be sold to satisfy taxes of long standing. A small percentage of people are commonly negligent in such financial responsibilities, and there are unforeseen circumstances which make tax payments practically impossible for some.

But when unpaid taxes amount to such proportions as now prevail, it is obvious that the fundamental factors responsible for such a situation need adjustment.

Uncollected taxes of late years have been used to indicate not only the severity of the kind of tax imposed, but also to portray the financial straits of governmental units. However, the mere fact of uncollected taxes is not conclusive evidence that either of those conditions is true.

There are numerous factors which may account for the large amount of uncollected taxes of any governmental unit. These factors may be enumerated as follows:

1. The depleted economic resources of the group levied upon.
2. Disproportionate burdens of the property tax, due in part to unequal assessments.
3. Inadequate legal provisions to enforce the collection of taxes, including those provisions allowing the Treasurer two or more years after retiring from office to collect taxes levied during his term.
4. The laxity of county officials in carrying out mandates of the law.
5. Attempts on the part of county officials to apply justice in carrying out provisions of the law.
6. Incompetent system of bookkeeping and inadequate property records.
7. Recognition on the part of county officials that to comply strictly with legal requirements would be inadvisable when such compliance would place distressed property on a real estate market already depressed.

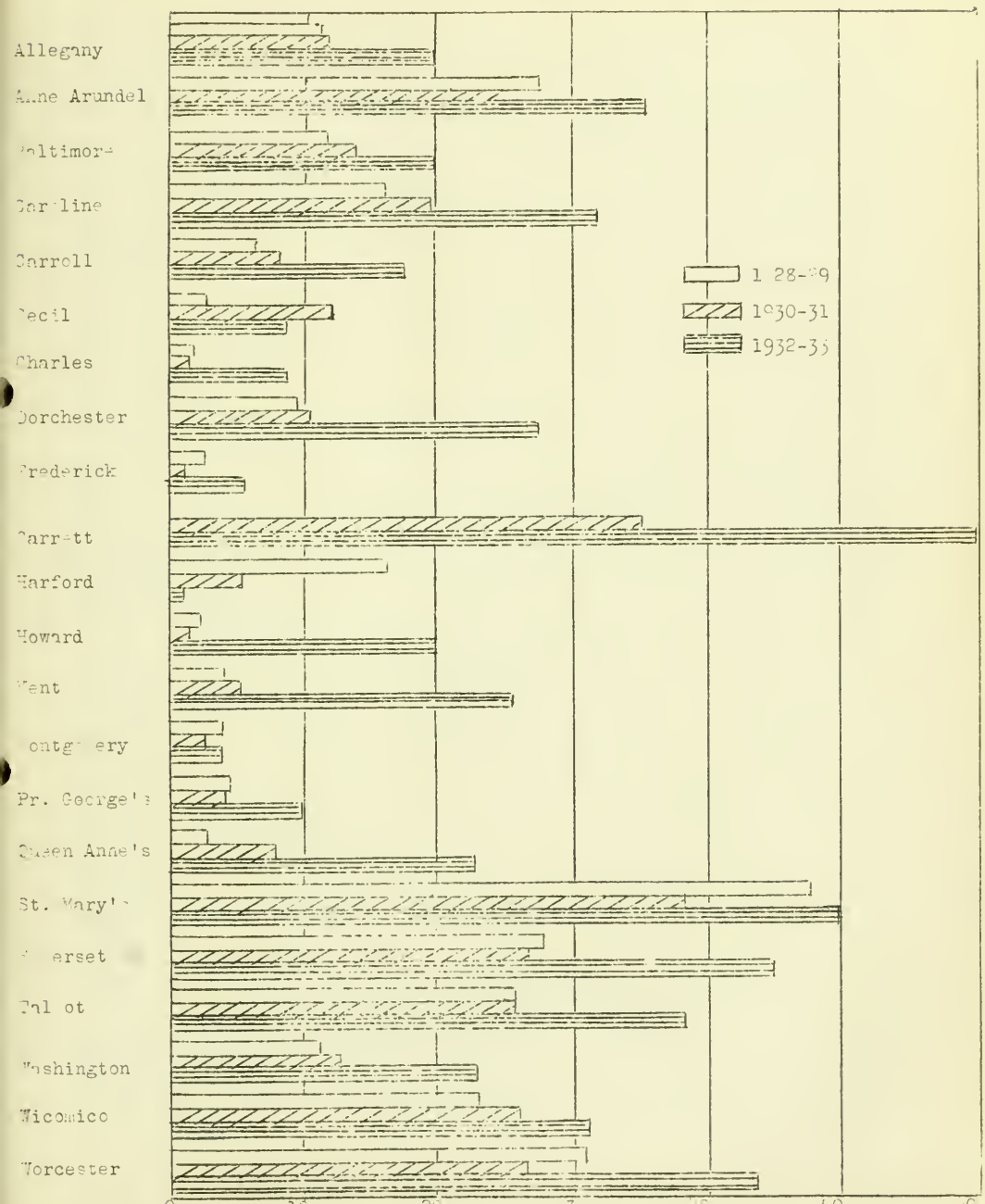
8. Political efficacy of some taxpayers to the effect that tax collections are unduly prolonged.

9. Court proceedings which tie up financial obligations, especially on large estates.

The total uncollected taxes for all governmental units in the State of Maryland, as of January 1, 1934, approximated $14,104,000. Of this amount, about $8,000,000 represented the uncollected taxes in Baltimore City, and about $4,987,000 the uncollected taxes in the counties. Uncollected taxes of the current fiscal year 1932-33 constituted 16 per cent of the total property tax levies of all units in the State. Uncollected taxes represented about 20 per cent of that year's levy for the counties, 21 per cent for the incorporated towns, 15 per cent for Baltimore City, and 10 per cent for the State.

Table 13 shows the per cent of current county tax levies uncollected at the end of each fiscal year from 1928-29 to 1933-34. This table shows that failure to collect taxes by the end of the fiscal year is nothing recent in many of the counties. In fact, some of the counties were just as much in arrears in the collection of current levies in the more prosperous years of 1928-29 as they were in later years. However, it is evident that even in those counties where tax collections have been relatively high, some increase in uncollected taxes is quite noticeable in the last two or three years. At the close of the 1932-33 levy year, uncollected taxes of the current levy ranged from less than 1 per cent in Harford County to 50 per cent in St. Mary's County. Incomplete data for the fiscal year ending in 1934 shows that in most counties the situation in respect to uncollected taxes has improved somewhat over that in 1933.

Chart 9. Per Cent of Current County Tax Levy Uncollected at End of Each Fiscal Year 1928-29, 1930-31, 1932-33.

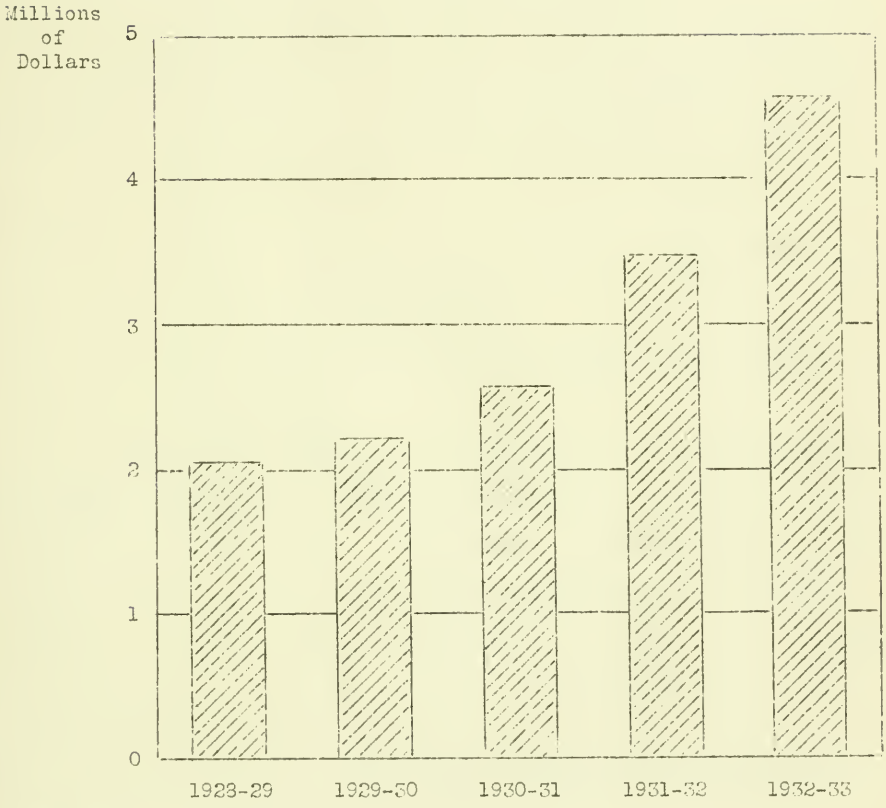


One of the major difficulties arising from uncollected taxes, in addition to the high per cent of taxes uncollected at the end of the fiscal year, is the fact that once the taxes are in arrears it becomes increasingly difficult to make collections without resorting to distress procedure. Therefore, there is an increasing accumulation of back taxes which are not portrayed in data which pertain to each fiscal year. The accumulation of uncollected taxes from year to year ultimately affects the maintenance of county functions, the perpetuation of which depends upon the total amount of the levy being collected. For the fiscal year ending 1929, total taxes outstanding in the counties amounted to approximately $2,000,000; by the year ending in 1930, they totaled $2,155,000; in 1931, $2,536,000; in 1932, $3,445,000; and in 1933, $4,529,000. Data for the fiscal year ending in 1934 are not yet available in all counties, but such data at hand indicate a decrease in total uncollected taxes from the amount at the close of the previous year.

In addition, bonding companies hesitate to give bond to county officials responsible for tax collection when uncollected taxes become proportionately large and accumulate from year to year. The bonding of tax collectors acts as an incentive to those officials in the collecting of tax revenues. It also safeguards public funds. Present laws regulating the bonding of tax collecting officials should be reviewed with the objective of determining their fitness in the light of changes that may have taken place in the interpretation of these laws by bonding companies and others.

All of those owing taxes are not small taxpayers. In fact, a large percentage of uncollected farm taxes is owed by a comparatively few large property holders. Those owing $500 or more taxes on farm property

Chart 10. Approximate Total County Taxes Outstanding
At End of Each Fiscal Year
1928-29 to 1932-33



on January 1, 1934, owed 27 per cent of the total taxes outstanding against farm property, although as individuals they represented only 2.6 per cent of the delinquent taxpayers. /1 In four counties those owing $500 or more accounted for over 40 per cent of farm taxes outstanding.

A comparison of uncollected taxes between counties is difficult for the following reasons:

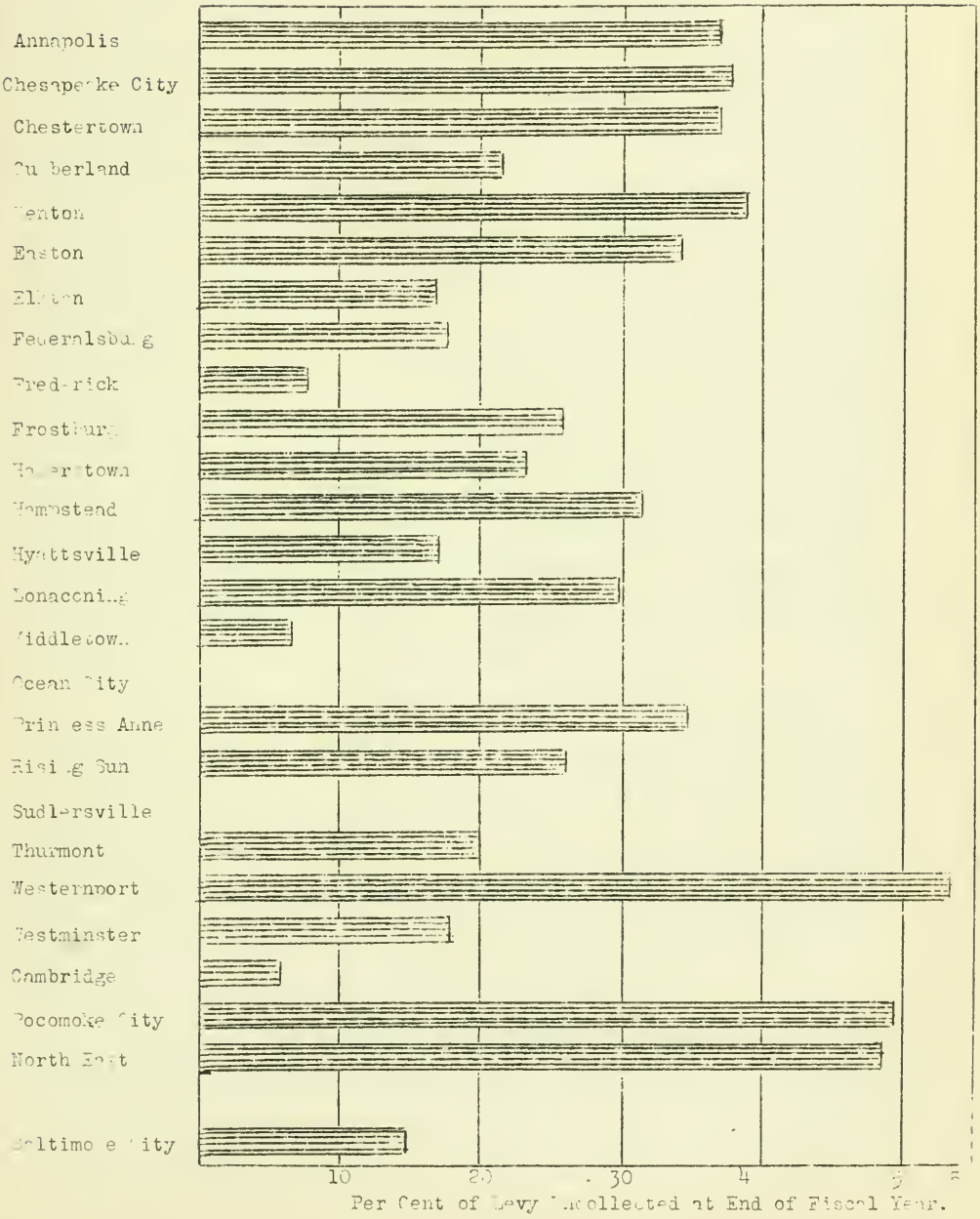
1. Some counties include insolvencies as uncollected taxes, others do not.
2. Some counties allow insolvencies after a shorter lapse of time than do other counties.
3. Forcing collections is a longer process in some counties than in others.

Due largely to failure in collecting taxes within specified times, most counties have found it necessary to borrow money from time to time in order to meet current expenses. The practice of temporary borrowing has reached the point, in some counties, where notes payable in considerable amounts are outstanding against the counties at all times. This situation may be corrected by two procedures: first, a special drive can be made to collect unpaid taxes and pay off such notes; second, the notes may be converted into serial bonds. The adoption of either of these procedures should result in a saving to the county.

In order for a county to operate on a safe margin, or to be in a current solvent condition, the amount of outstanding temporary notes or tax

/1 Preliminary data based on survey conducted cooperatively by the U. S. Department of Agriculture and the Maryland Agricultural Experiment Station, through funds released by the Federal Civil Works Administration.

Chart 11. Uncollected Taxes of Certain Incorporated Places of Maryland, as of Latest Available Fiscal Year.



anticipation warrants should not exceed 75 per cent of the total uncollected taxes at the close of a fiscal year. Some counties, in setting up a statement of resources and liabilities, deduct 10 per cent or more from the uncollected taxes when computing their resources. This procedure is commendable and all counties would probably be justified in extending this ratio to 25 per cent, especially during the present emergency. In this connection it might also be advisable for local units to set up sufficient contingent or insolvent funds in their annual levies to take care of losses from uncollectable taxes. While most counties have been levying for insolvencies, these insolvencies have grown until they have exceeded their levy allowances in many instances. If the additions of new property to the tax base were sufficient to balance the loss in uncollected levies, it would not be necessary for counties to make provision for insolvencies. But this has not been the case in the past several years. From 1931-32 to 1933-34 the taxable basis at the full county rate decreased in thirteen counties in amounts ranging from $213,000 to $4,512,000.

Table 16 shows the great variability that exists among the counties in respect to the dates concerning tax collection procedure. It is obvious that there is a great lack of uniformity in all the steps from the date when taxes are first payable to the end of the fiscal year. While it is true that local situations may justify variations, it is contended that greater uniformity among the counties and other local units would bring about a net total advantage to all concerned.

The time when taxes become payable in the various counties ranges from January 1 to September 1. The time when interest becomes chargeable on county taxes ranges from April 1 to January 1. There are only six counties

in which the interest bearing date for state taxes, namely, from October 1, coincides with the interest bearing date on county taxes. This may be explained, in part, by the fact that four counties are on a calendar year basis, but also to the change in 1918 of the interest bearing date on State taxes from September 1 to October 1, and the subsequent failure on the part of some counties to concur in this change. Other legal procedures in the collection of taxes show corresponding variability.

There is just as much variability among the incorporated places as there is among the counties. It would seem feasible and justifiable for all governmental units to adopt similar, or the same, procedure in tax collection. This may well include the State government. Greater uniformity among all governmental units would facilitate tax administration and bring about better coordination of public functions.

While most counties are required to publish some kind of a statement regarding either the levy in detail, or a list of cash expenses and disbursements by the Treasurer or County Commissioners, or a detailed auditor's report, it is important that such information contain a clear and concise statement which will portray to the average citizen the exact financial status of the political unit, showing the resources and liabilities and the budget condition of each department. If it seems desirable to have the public know of the details of the levy at the time when the levy is determined, this can be set forth on the back of the tax bill--a practice now in use in several counties. From the standpoint of knowing the financial condition of the county, however, the taxpayer should be more concerned about a financial statement at the end of the fiscal year. It would seem that the best interests of the public could be served by following the procedure of

printing the levy on the back of the tax bill and making public, within three months after the end of the fiscal year either through newspapers or special pamphlets, a concise and clear statement of the resources, liabilities, receipts from various sources, and expenditures for various purposes. If such information is public in nature, there certainly should be no objection to making it publicly known.

All governmental units within the State should be required to furnish some state agency with a copy of their annual financial statement or auditor's report. There are probably few states where so little is known about the finances of local governmental units as in Maryland. This is true largely for the reason that information leading to knowledge of such conditions is not very accessible. The continuous bombardment of local county officials for information regarding their particular units may reach the point where their cooperation cannot be further enlisted. This condition could be somewhat obviated by requiring local units to centralize such factual data in the hands of one agency from which all such information can be disseminated.

There is much contention as to the propriety of local units allowing discounts for early payment of taxes. An examination of monthly tax collections in counties allowing discounts does illustrate that discounts serve the purpose of encouraging taxpayers to make their payments early. For instance, three counties which offer discounts collect over 60 per cent of their current levy in the first month. In those counties where the discount rate is constant for a number of months, it is obvious that tax payments will be deferred until the latest possible date on which

the greatest amount of discount is allowed.

In general, allowing a discount for early payment of taxes accelerates the rate at which tax revenues come into the treasury the first four months of the fiscal year. The need for this acceleration might be governed largely by the current demands of the governmental unit. A county may properly, through discount provisions, influence tax payments to concur with heavy or light current financial needs. Generally speaking, a sharp rise in current governmental disbursements are accounted for by bonded debt obligations, which fall due largely in July and January in the counties.

Discount allowances do not constitute a cost of government. Once the tax rate has been increased sufficiently to take care of the discount provision, the amount levied for that purpose becomes a mere revolving fund.

The advantages accruing from a tax discount provision are twofold. In the first place, it encourages the taxpayer to discharge his governmental obligations at an early date. This tends to decrease the sum of taxes outstanding at the close of the fiscal year. From the standpoint of governmental finance, discounts may become a method of regulating the tax revenue receipts to suit the current needs of the government, and consequently diminish the amount of temporary borrowings.

There are, however, disadvantages to such discount privileges. For instance, all groups of taxpayers may not be able to take equal advantage of the discount offered. Farmers, as a group, depend upon cash income at certain times to pay their taxes. If their period of peak cash income does not coincide with the time of discount privileges, farmers would most probably be penalized by the tax system.

The real criterion in justifying discount for early payment of taxes should rest upon three conditions: first, that all taxpaying groups can take equal advantage of the discount; second, that the fiscal requirements necessitate large revenue receipts at specified times; and third, that some incentive is necessary to stimulate the earlier payment of taxes.

Table 19 illustrates the effect of a discount for early tax payments on different groups of taxpayers. Harford County has a calendar fiscal year with discounts for early tax payments on a sliding scale for the first four months. For the year ending in 1933, 45 per cent of all county taxes were collected in the first four months of the year, that is, in the discount months. Only 22 per cent of the total farm taxes were paid in those months. The conclusion may be that in so far as that particular fiscal arrangement is concerned, the farmers as a group are penalized more than the other people of the county. Approximately 60 per cent of the farm taxes were paid under interest penalty in the ninth and tenth months, as contrasted to 41 per cent paid by all people during those two months. It would appear that the discount privileges in Harford County do not coincide with the period of greatest farm cash income.

In Washington County, which has a fiscal year ending May 31, and a discount of 5 percent in June, 4 per cent in July, and 3 per cent in August, it is evident that farmers as a group pay their taxes at about the same time as all taxpayers; at least they take advantage of the discount privileges to about the same extent. The conclusion may be that the Washington County tax collection set-up does not materially penalize farm groups as compared with other groups.

Wicomico County also has a fiscal year ending May 31, but with a

discount of 3 per cent on taxes paid by September 1, and 2 per cent for taxes paid in September. Tax collection data for 1932-33 show that the farmers took advantage of the discounts to a greater extent than did other taxpayers, in as much as 71 per cent of the farm taxes were paid during the discount period, whereas 62 per cent of all taxes were paid during that period. This suggests that the discount provisions come at about the time of greatest cash income to farmers in that county, which seems to constitute the real basis upon which the payment of taxes rests.

On the basis of agricultural enterprises and agricultural income, it is reasonably fair to assume that Washington and Frederick Counties would be very similar. However, with two entirely different tax collection procedures, in 1932-33 we find that there was considerable difference in the time when payments were made by farmers, even though the end of the fiscal year of the two counties varied only by one month. In Washington County, where discounts are allowed for the first three months, 66 per cent of the farm taxes were paid by September 1. On the other hand, in Frederick County, without any discount privileges, only 12 per cent of the farm taxes had been paid by September 1.

Likewise, when the counties on the Eastern Shore that allow discounts are compared with those that do not allow discounts, it is apparent that discount privileges influence the time when farmers pay their taxes. Even though agricultural enterprises and incomes are quite similar, farmers in the counties giving discount privileges pay their taxes a month or more earlier than in those counties with no discount privileges.

One of the most disagreeable duties on the part of county officials is that pertaining to the steps necessary to dispose of tax delinquent

property at distress tax sales. No one feels enthusiastic about the prospect of selling any individual's property for taxes. Tax sales might easily become a practice of buccaneering on the high seas of public finance. Society may seem willing to jeopardize the source of existence, or the meager accumulation of a family, for a comparatively small tax bill, but the laws of human justice will forestall any such ends in a wholesale manner. Therefore, considerably sympathy and consideration will be given on the part of officials before proceeding to sell such distress property.

Ordinarily, tax payments, under a taxing system that is not too burdensome, are rather voluntary and free will actions on the part of the individual. In fact, this voluntary action is so firmly established as a custom, that a large percentage of the taxpayers under normal conditions anticipate the annual tax levy to such an extent as to make the payments on or about the same day. For instance, in Washington County, 25 per cent of the farmers paid their taxes within three days of the same time in 1933 as they did in 1929, and 56 per cent paid them within thirty days of the same time in each of those years. Similar data could be presented for other counties. This suggests that those who are gradually paying their taxes later and later in each ensuing year are doing so because of the more distressing financial condition in which they find themselves, rather than because of any desire to escape their obligations.

The promptness with which taxpayers make their payments may also be influenced by how quickly the tax bills are made up and sent out from the Treasurer's office. In counties where discounts are allowed for payments made during the first two or three months after the levy, the tax bills must be prepared immediately and mailed promptly to all taxpayers. It is

quite possible that, under such conditions, those individuals accustomed to paying early and thereby receiving the earliest discount rates, will be the ones to whom the tax bills will be sent first. One interesting fact in this connection is that over 50 per cent of the tax levy in one county has been collected within the first month after the levy, without even notifying the individuals by sending them tax bills. While it is impossible for the Treasurer to compute the tax bills (not having the tax rate in advance) and mail them out within one or two months after the levy, it is practical to make the computations and give the taxpayers receipts in a relatively short time when the taxpayers come to the office.

There are counties which conform rather closely to the legal tax sale provisions and have annually proceeded to sell those properties upon which taxes have not been paid. Other counties have elected to dispose of property at tax sale after such delinquent taxes have accumulated for two or more years. This periodic tax sale of property may be closely allied with the retirement of the county Treasurer from office, and the obligation he has in collecting the taxes levied during his term of office within a specified time after retirement from office. Legal restriction prohibits counties from collecting taxes which are more than four years in arrears (except for Washington County, which may collect for six years in arrears) unless a tax lien has in the meanwhile been established. The State, however, may collect back taxes for any number of years in arrears.

Apparently there is no particular advantage in attempting to dispose of tax sale property if the real estate market is already depressed to the point of complete saturation. Under such conditions, the County Commissioners may become the only purchasers of such property, thereby increasing the amount of county funds tied up in property holdings, with a subsequent

chance of some loss due to the fact that not all the property will be disposed of by the County Commissioners. In addition, all property purchased by the county is taken off the tax rolls, and decreases the taxable basis unless the property is redeemed or sold to private buyers. During the six-year period, 1928-1933, there were 1,829 pieces of farm real estate sold for taxes in Maryland. The County Commissioners purchased 1,267, or 69 per cent, of these properties. In most cases, if the property is of sufficient value, some one interested in the individual owning the property, or having a lien upon the property, will satisfy the taxes against it. This leads one to suspect that in most cases the property to be disposed of at tax sales is, in general, marginal or sub-marginal property that is not very desirable. Furthermore, legal complexities accompanying tax sales tend to discourage private buyers from bidding on such property.

There are two general methods of procedure in satisfying taxes and the additional costs involved. One method calls for a survey of sufficient area or amount of the property to bring at public auction enough to pay the taxes and costs. The other attempts to sell each piece of property in whole to satisfy the taxes and costs against that particular piece of property. Each of these methods may easily result in the court setting aside the sale due to some inconformity with the law. Even the slightest neglect, such as failure to notify the taxpayer of his delinquency, may be sufficient basis for declaring the sale void, or clouding the title.

The plan of procedure to be followed in the treatment of delinquent tax sales, after the general property tax has been reduced to a point of minimum burdensomeness, may be as follows: Notify the taxpayer of his

delinquency in the tenth month after date of levy; proceed to advertise the delinquent tax list for a period of four weeks beginning at the end of the current levy year; notify and advertise those taxpayers who have failed to pay their taxes within two months after the fiscal year; and then proceed to sell property which is yet delinquent, such sales to be completed and ratified by the court within six months after the current levy year.

Every legal device should be utilized by local units to make tax payments as easy and attractive as possible. After these conveniences and inducements have been given the taxpayer, it is entirely proper to exercise strict requirements upon the individuals who do not pay their obligations within the prescribed time. If a large percentage of taxpayers are unable to meet their obligations under such conditions, it is quite apparent that a situation may result whereby the power to tax may also be the power to destroy, and that there is a need for some fundamental change in the basis on which taxes are levied. The State of Maryland has not utilized all of its potential tax resources which could readily serve as a relief measure for excess property taxation, with the result that there has been distress to both local units and individual taxpayers.

The Debt Situation

Debt constitutes a fixed charge which, if not properly regulated, may greatly impair the operation and maintenance of local governmental services. Maryland Agricultural Experiment Station Bulletin #339 points out the fact that the local bonded indebtedness of Maryland counties was about

$1,922,000 in 1912, but increased to $7,201,000 in 1922, and by 1932 had increased to $31,437,000. In the same bulletin an analysis of the counties' bonded debt as of 1932 shows that about 50 per cent of the total was on account of school bonds, 37 per cent road and bridge bonds, and the remainder for miscellaneous purposes.

There is no constitutional or statutory limitation on bonded indebtedness in the counties. Many incorporated places, however, are limited in their bonded indebtedness to a certain percentum of the taxable basis.

Each bond authorization given by the Maryland General Assembly to Baltimore City must be submitted to referendum vote. This is not the case with the other local units of Maryland. Generally speaking, each particular authorization for a bond issue for county or local purposes also stipulates whether or not a referendum is necessary. In the case of special incorporated areas, the authorities empowered to conduct the affairs of such areas are authorized to issue bonds within certain limitations expressed in terms of taxable basis. In the specific case of the Washington Suburban Sanitary District, the debt limitation is 14 per centum of the total taxable basis of property within that particular jurisdiction, which embodies parts of the two counties of Montgomery and Prince George's.

From 1920 to 1933 inclusive, the General Assembly of Maryland authorized bonds for county purposes to the extent of $38,422,500./1 Of this total authorization, $36,623,500 were issued, $17,557,500 of which were issued as emergency measures.

/1 See Table 23.

About 58 per cent of all county bonds authorized were not subjected to referendum vote. Of those bonds submitted to a vote of the people, more than half were rejected.

It is apparent that county bonded indebtedness has continued to increase largely without the direct vote of the electorate. While the principle of representative government embodies the selection of a personnel which is expected to carry out the best interests of the people, there are certain situations where the composite will of the people might properly be heeded. Some contend that representative government carries with it the assumption that the knowledge and decision of the representatives are of greater value to the political unit than the judgment of the mass reflected through popular vote. To submit questions of fiscal procedure to the judgment of an electorate may be merely submitting matters which are essentially technical to a community which is essentially non-technical. But when policies are involved, such as is the case in the issuance of some bonds, it seems as though the electorate should have an opportunity to express itself.

There are instances where the electorate has abused its privilege in voting unfavorably for bond issues, the proceeds from which are to be used for a particular purpose in a particular locality. Thus a referendum on certain types of bonds may result in discrimination against a locality. In the case of a general bond proposal, such as for general refunding, for construction of county court houses or other county-wide buildings, and possibly for the construction of roads, it would seem proper to give the people a direct vote on the question, especially when the proposed issues are of large amounts.

By a three-fifths vote of the General Assembly, authorizations to issue bonds may be passed as emergency measures to take effect at date of passage; minimizing the possibility of a referendum petition. This practice contains possibilities of abuse and should be relied upon only when an emergency actually exists which would call for bond issues.

Among the many valid arguments that may be advanced against a referendum on bond issues, there is one that deserves special comment where the payment of bonded debt is contingent upon the property tax. We may have a situation where the majority of the legal voters are not property owners, hence are not subject to direct property levy or charge on account of bonds. Although a bond issue may benefit all people, it may be a direct obligation upon a particular group.

The total net bonded indebtedness chargeable against property within the counties of Maryland for the year ending in 1934 amounts to approximately $82,566,000, or 9.5 per cent of the taxable basis of real and personal property taking the full county rates. Approximately $34,000,000 of this total is on account of general county bonded debt, $16,617,000 constitutes the counties' share of State debt, $15,977,000 is for incorporated places, and $15,545,000 for special districts.

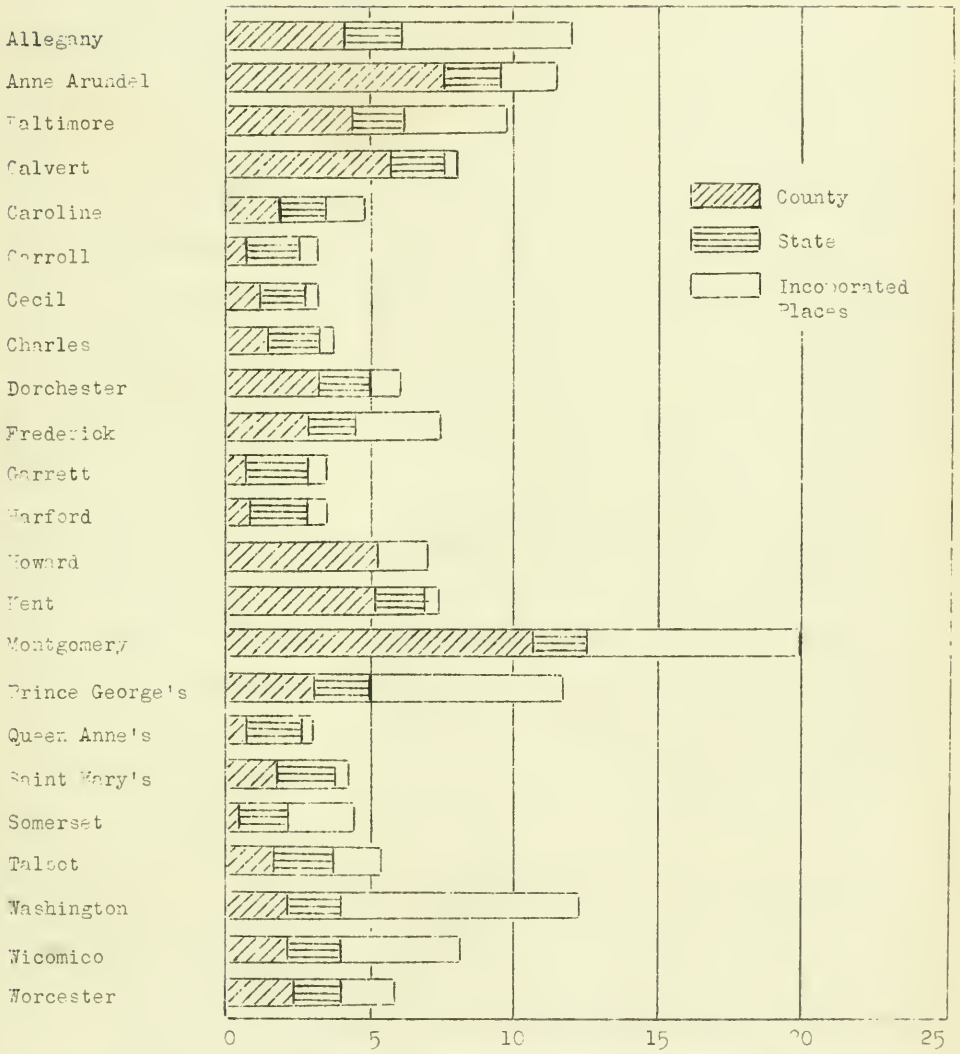
Montgomery County showed the largest public debt, amounting to $17,086,000, or 19.8 per cent of the assessment of real and personal property for tax purposes. Charles County showed the least amount of bonded debt, or a total of $370,000. Queen Anne's County has the lowest ratio of debt to taxable basis, it being 3.1 per cent.

While the debt within the counties as set forth in Table 24

cannot all be charged to all property alike throughout the counties because of the fact that some specific debts are chargeable against property in given areas, it is the purpose of this table to point out the total public debt within the confines of the counties' boundaries, including their portion of the State debt. It is similar in method to showing the total private debt against farm property, as compared with the total value of farm property, without regard to the fact that there is a variation among the individual properties in respect to debt obligations.

The probablities are that considerable variations exist among counties with reference to the ratio between real and assessed value of property. Maryland Agricultural Experiment Station Bulletin #339 points out the fact that during the period 1927-31, average assessments varied, among six counties, from 70 to 93 per cent of the average sale prices of the properties. Bonded debt as a per centum of taxable basis may therefore be high because the property is assessed low in relation to its value. Consequently, it remains with the local authorities concerned with assessment procedure to see that their assessment ration to sale price is comparable with that of other local units, otherwise their bonded debt will appear disproportionately high. In addition, any admission on the part of local officials that their property is assessed at a lower ratio than in other units, is also an admission that the particular local unit is not contributing its share of the State property tax. It is obvious that a statutory limitation on bonded debt to a certain per centum of a taxable basis does not carry much weight unless the ratio of assessed to sale value is known and is comparable among all governmental units. /

Chart 12. Approximate Net Bonded Indebtedness Compared With Assessed Property Within Counties of Maryland.



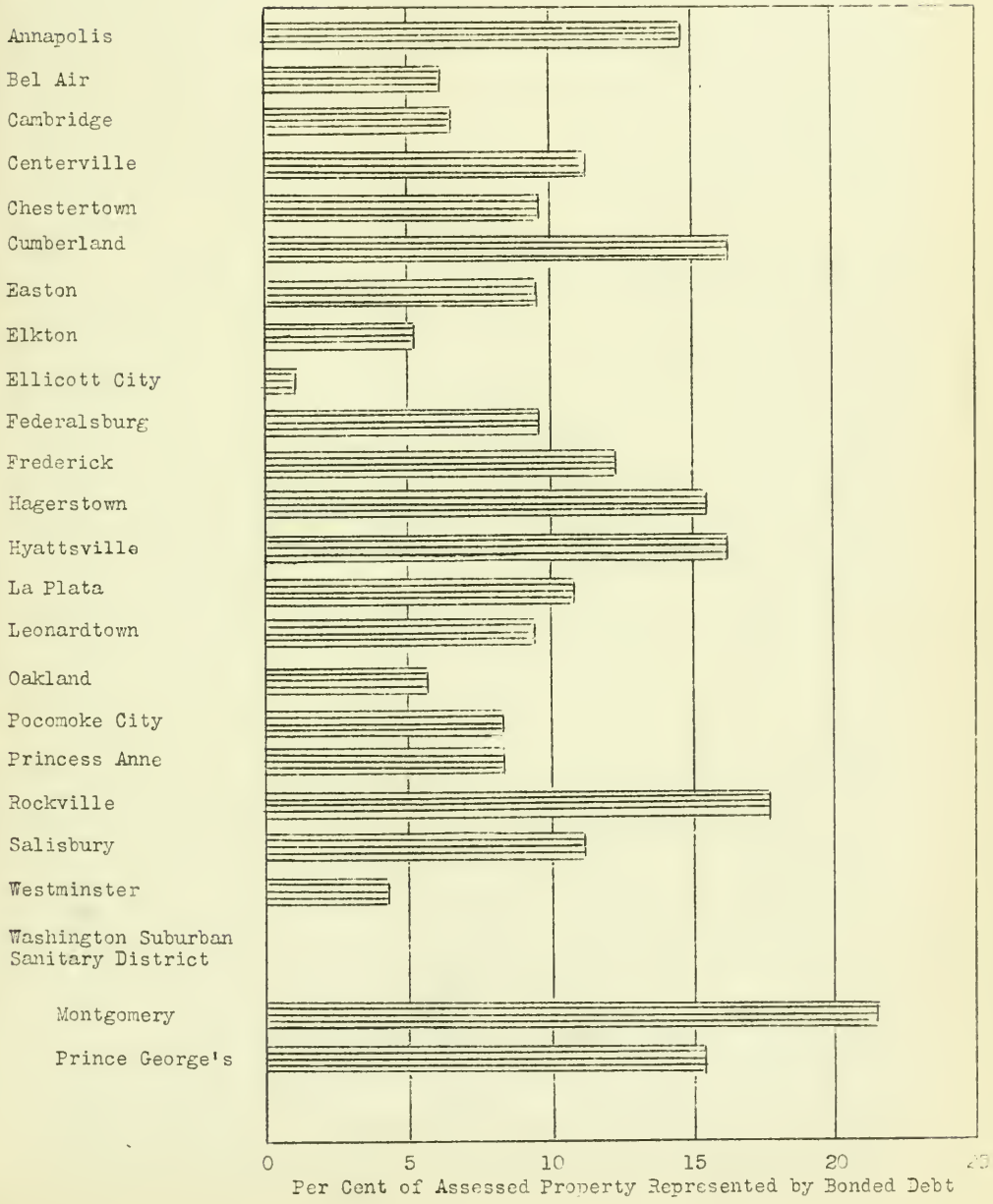
Likewise, the total public debt against property within a given incorporated unit may be analyzed. The tabulation of bonded debt of incorporated places includes self-supporting debt on account of public enterprises, the services of which are paid for in part, or in entirety, on a charge or rental basis rather than by a general tax levy. It is true that these public enterprises, through revenues other than tax levies, may actually pay the debt obligations incident to their existence, as well as operation and maintenance costs, and may at a given time represent assets equal to or in excess of the bonds outstanding on account of such enterprises. However, due to the public aspects embodied in the authorization of such self-supporting debt in respect to public guarantee pledge, the possible or required tax levy to supplement revenues of the enterprises, the exemption of such bonds from taxation, and other public debt features, such bonds are included as a part of the total debt load of a given governmental unit. Otherwise it is possible that debts may continue to be superimposed upon what is generally termed public debt on account of non-revenue producing improvements, with the result that the total debt of a public nature might become unduly burdensome for a given governmental unit, particularly in periods of economic stress.

Table 25 shows that the ratio of bonded debt to taxable basis varies among certain incorporated places and special districts from 1.9 per cent, in the case of Ellicott City, to 23.1 per cent, in the Washington Suburban Sanitary District in Montgomery County. These data are constructed on the assumption that the property within a given incorporated area may be chargeable with its own debt, its share of the county debt, and its share of the State debt.

Many people are convinced that there should be some statutory limitation on the amount of debt that can be assumed by a governmental unit. The limitation is usually expressed in terms of definite amounts or as percentages of the taxable basis. From a practical standpoint, a limitation of debt on a percentage basis is of little value unless the ratio between assessment and sale value of property is known, and is uniform between units. Furthermore, placing a statutory limitation on debt may under certain circumstances necessitate changes in such statutes if emergency needs for bond issues arise.

One of the unforeseen difficulties growing out of bond issuances of political divisions independent of each other is illustrated in Chart 12 where the public debt against the property of a particular area is shown in its composite parts. This overlying debt burden, or so-called compounded debt, has not received sufficient attention in the past, with the result that in some areas a large percentage of the real value of the property is mortgaged for public purposes. In reviewing private mortgages for investment purposes, financiers are concerned not only about the relationship between the first mortgage and the value of the property,

Chart 13. Approximate Net Bonded Indebtedness Compared With Assessed Property In Certain Incorporated Places and Special Districts of Maryland, 1933-34



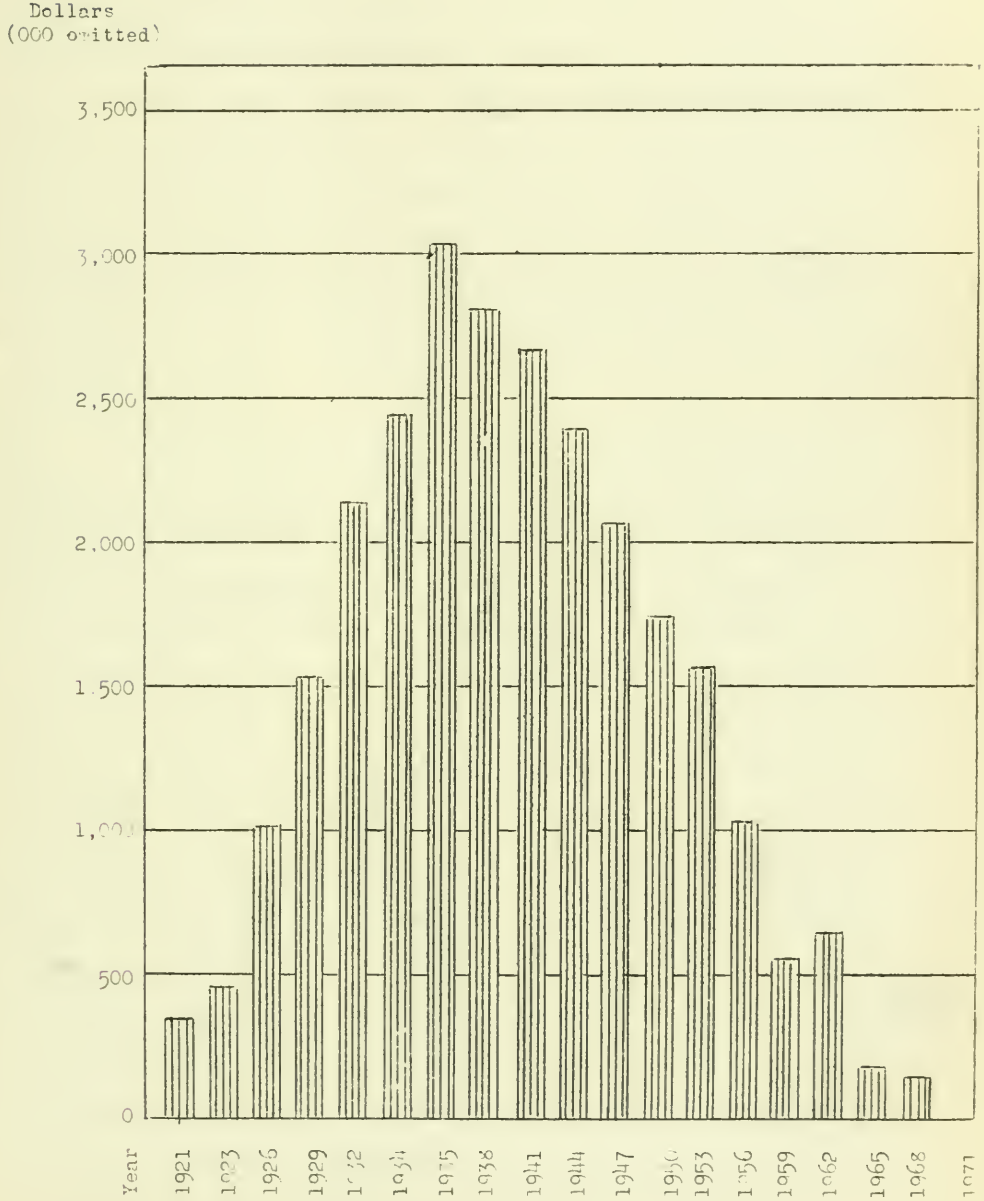
but also as to the existence of a second or third mortgage or trust against that particular property, and their respective amounts. The public at large should be interested in knowing not only the extent of the general county debt, and the State debt, which may be termed the first mortgage for public purposes, but also the amount of debt of incorporated places within the counties, which we may class as second mortgages of a public nature.

While it may not be entirely feasible to limit local units in the amount of bonded indebtedness, it does seem practical to exercise some control over such obligations. This could properly be administered through a debt control board composed of State and local representatives of the specific local unit concerned, whose function it would be, when a bond issue is proposed, to inspect all of the features of the bonded debt situation within the county as well as the apparent need for such issues, and report its findings and recommendations to the legislative body; or it could even be empowered by the Legislature to render a decision that must be accepted as final.

The authority of the State Tax Commission might be extended, giving that Commission supervision of the debt-creating practices of all local units. The extent to which any such body should have over making final decisions on bond proposals is a matter of contention, but it is safe to say that some control over improper and unwise use of public credit is a step in the right direction.

The future trend of annual levy requirements on account of present bonded indebtedness of the individual counties in Maryland is shown in Table 27. In most counties the amount required to be levied for debt obligations will be on the decline after the present fiscal

Chart 14. Annual Interest and Redemption Requirement on Account of Maryland County Bonded Indebtedness. 1921 - 1971

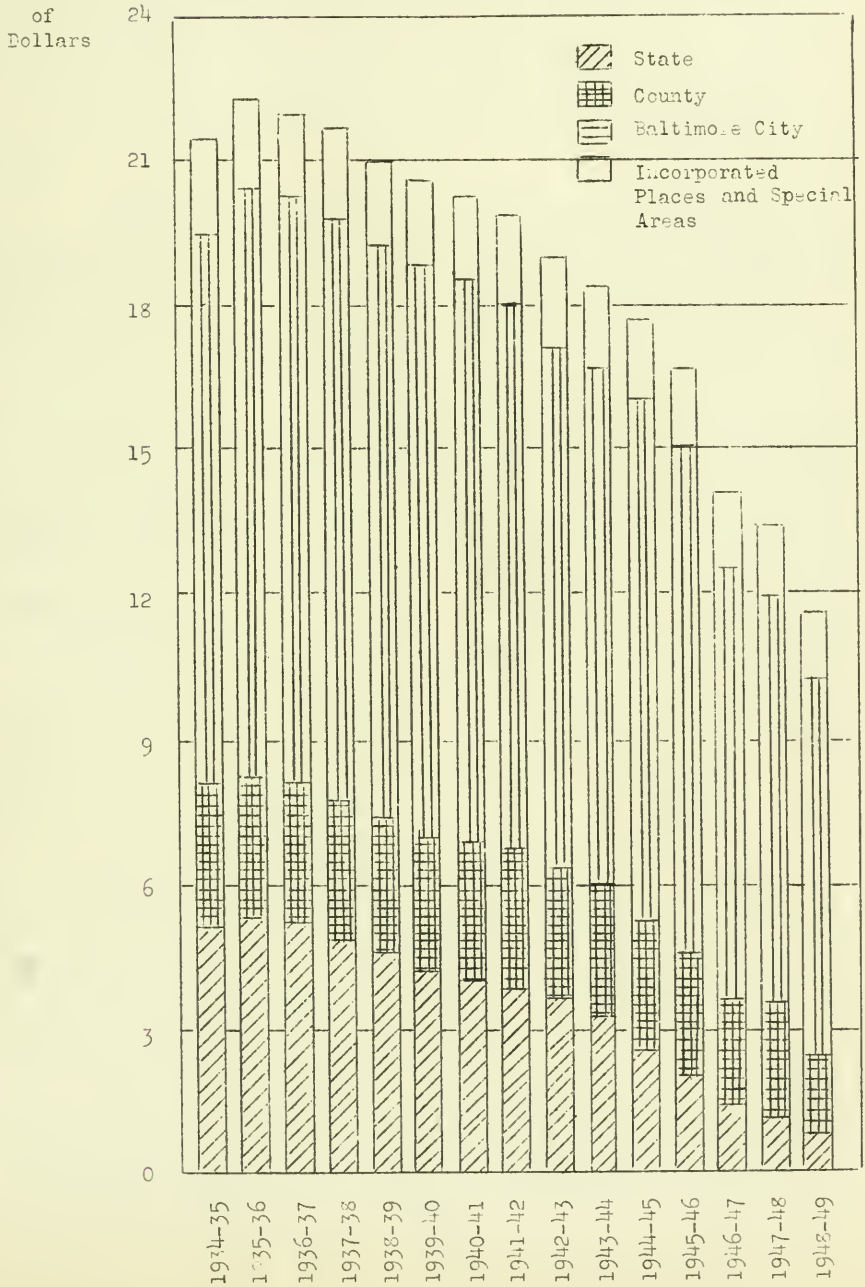


year, provided, of course, that no new bonds are issued. In several counties the features of the bonds are such that the amount needed for debt will be practically uniform for a period of ten or more years. In only one county, namely Montgomery, will there be any substancial increase within the next five or ten years in the annual requirements on account of bonds. For the counties as a whole the maximum amount of levy for bonded debt purposes will have reached its peak in the year ending in 1936, with a total of $3,098,000, and will thereafter decline at approximately the rate of from $100,000 to $150,000 each year until finally paid off in 1971.

Table 28 shows the amount necessary to carry and pay off the present bonded indebtedness of all governmental units in Maryland for the fifteen-year period from 1934-35 to 1948-49. During this fifteen-year period the amount required for State bonds will have declined from a peak of $5,312,000 in 1936 to $743,000 in 1948-49 in accordance with a constitutional provision that all State bonds shall be redeemed within fifteen years after issuance. Baltimore City's bonded debt requirement will have declined from a peak of $12,049,000 in 1935-36 to $7,221,000 in 1948-49. The amount required on account of debt of incorporated places will remain at approximately $1,000,000 during this fifteen-year period, and the debt requirement of special areas will have increased gradually during this period from about $829,000 in 1934-35 to $922,000 in 1948-49. The amount necessary to pay interest and redemption on present bonded debt of all governmental units in Maryland totals about $21,349,000 for 1934-35. Five years from now it wil be approximately the same, and thereafter will decline to $11,610,000 in 1948-49.

One of the sound principles of public finance is that, in

Chart 15. Future Cost of Carrying and Paying Off Present Bonded Indebtedness of All Governmental Units of Maryland, 1934-35 to 1948-49



general, bond issues should not be of a longer term of years than the life of the improvement or property acquired by such bonds. It is evident that this situation cannot be always a precise relationship, but we should acknowledge this basic principle in incurring future debts.

Except in those instances in which the money is used to acquire land there is a fairly definite certainty that a recurrence of the expenditures from bond issues for property improvements will be encountered at some future time. Depreciation and obsolescence will ultimately impose upon the borrowing community the necessity of complete renewal of such properties. If the debt is not discharged during the lifetime of the improvements brought about through bonds, it will necessitate refunding and pyramiding of debt and become an abuse of public credit.

Table 29 shows the features and costs of county general bond issues of recent years. The period to final maturity varies from six to thirty-nine years, and the total final costs for interest and redemption per $100 issued varies from $118 to $246.

County school bonds issued in recent years range from seven to thirty-nine years in length of term, and vary in total ultimate costs per $100 issued from $116 to $223. County road bonds have been issued in terms of from eight to thirty-nine years, and the final total costs per $100 issued range from $120 to $251.

Water and sewer bonds, by virtue of the nature of the improvements, are necessarily and properly issued for longer terms of years to final maturity than is the case with bonds for any other purposes, with

the probable exception of land purchases. Such bonds of specified incorporated places mature in from eighteen to seventy-five years, and the total ultimate costs per $100 issued vary from $129 to $340.

Some states have set up estimated periods of life of improvements as a guide in determining how far bond redemptions may extend in the future, and have incorporated such a classification in their laws pertaining to bonded debt. The following terms of years are legally stipulated in New Jersey and North Carolina as the probable period of usefulness of an improvement or property./1 The laws of these states also specify that the term of years of bonds for such improvements cannot exceed these estimated life periods.

	Years of Life	
Type	New Jersey	North Carolina
Sewer system	40	40
Water system	40	40
Electric light system	20	30
Public parks	50	50
Road construction		
Sand and gravel	5	5
Water and macadam	10	10
Concrete	20	20
Fire engines	10	10
Buildings	15-40	20-40

If the improvements brought about through bond issues do not have as long a life as the bonds themselves, the ultimate circumstance will be that at least a part of such bonds will have to be refunded, if the particular improvement is to be replaced. While it may be impossible to judge with extreme accuracy the life of a particular improvement, governmental

/1 A Model Bond Law -- National Municipal League Report, 1929.

units of this State should formulate at least a rough schedule showing the estimated life of property or improvements by classes and sub-classes. This schedule or classification will in turn serve as a guide for establishing the terms of the proposed bonds for such improvements or purchases.

Recommendations

In the light of the discussion contained in this report, and from observations made in the field, the following recommendations are offered:

Part I. Consideration should be given to the possibilities of providing a more efficient, economical and effective governmental unit by redistricting the taxable resources of the State into governmental units with the following alternative objects:

1. Effecting a full-time one-man, or any multiple thereof, set of county offices.
2. Combining certain existing offices or functions of two or more counties or of several areas or units within a county.
3. Consolidating the incorporated towns of a given area into one governmental unit.
4. Consolidating the incorporated towns with a county government.

Part II. As a step toward better informing the people as to the financial condition of the governmental unit and for introducing better tax collection procedure, the following objectives should be considered:

1. That the individual taxpayer be acquainted with the financial aspects of the county in the following manner:
   a. A detailed account of the levy printed on the back of the tax bill.
   b. An annual auditor's report setting forth the resources, liabilities, receipts and disbursements in detail; to be published in newspapers or in pamphlet form.
2. That local governmental units be required to forward a copy of their annual statement or auditor's report to some designated central State authority.
3. Greater uniformity among governmental units in respect to the fiscal year and tax collection procedure. Probably one of two dates, January 1 or July 1 for the closing of the fiscal year would serve (including the State government.) The former date would probably work a greater hardship on the farmers than the latter.
   a. Uniformity of interest bearing dates for local and State purposes would simplify the office work.
   b. County and other local units might vary their discount provisions in accordance with their current needs for revenue.
4. That an effort be made to correct the existing

condition of a large amount of uncollected taxes by the following procedure;

a. Reducing the property tax comparable to the economic resources of the property taxpayers.

b. Making the payment of taxes as attractive to the taxpayer as possible to the end that a majority of the taxpayers will form a habit or custom of making voluntary payments.

c. Making tax payments easier through semi-annual or more frequent installment provisions.

d. Substituting, in part, other methods of taxation for the State and local property tax.

e. Providing more stringent laws in relation to tax delinquency and tax sales, after the general property tax has been reduced to a minimum of burdensomeness.

f. Introducing a better bookkeeping system in the Treasurers' offices where the present system is found to be inadequate and obsolete.

5. That governmental units should be limited in the amount of temporary loans, notes or accounts payable at the end of any fiscal year to not more than 75 per cent of the uncollected taxes.

Part III. As a means of greater safeguard to the use of public credit, the following objectives should be given consideration:

1. That some policy be laid down in respect to the referendum privileges on bond issues for county and other local units.
2. That greater attention be given to the phenomenon of overlying debt with its attending possibilities of unduly increasing the debt in relation to the taxable basis or real value. (A consolidation of all incorported units with the county government might assist in keeping down this compounding of debt).
3. That some central debt control board, composed of State and local representatives, be made responsible for the reviewing of proposed bond issues in order to discover the existing bonded debt and financial situation in the particular unit and the need for such proposed bonds. Such a body may have only powers to recommend, making their recommendations to the General Assembly, or local authorities, or it may be invested with the power to make a final decision.
4. That a schedule of the estimated life of the property or improvement acquired through bond issues be set up for the State, and that the life of the bond shall not exceed the estimated life of the property or improvement acquired.

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Table 1 Taxable Basis for County Purposes, Maryland, 1933-34

County	Amount of Basis Taking: Full County Rate	Corporation Share Rate of $1	Securities Rate of 50¢		Total Basis
Allegany	$ 76,459,000	$ 1,855,428	$ 5,364,597		$ 83,679,025
Anne Arundel	48,953,000	683,924	4,680,925	/1	54 317,849
Baltimore	171,129,000	5,379,739	35,866,799		212,375 538
Calvert	5,704,000	37,819	27,080		5,768,899
Caroline	14,549,000	245,887	521,101		15,315,988
Carroll	36 030,000	2,513,398	2.399,836		40,943,234
Cecil	36,924,000	470,166	2,145,878		39,540,044
Charles	9,802,000	115,218	196,474		10.113,692
Dorchester	21,508,000	431,769	1,341,860		23 281,629
Frederick	63,139,000	2,293,547	3,434,259		68 866,806
Garrett	17,953,000	277,178	586,608		18,816,786
Harford	52,981,000	396,055	2,472,036		55,849,091
Howard	17,935,000	1,242,386	1,511,787		20,689,173
Kent	16,208,000	216,640	890,942		17,315,582
Montgomery	87,185,000	1.019,862	13,049,391	/2	101,254,253
Prince George's	65,264,000	606,961	1,435,070		67,306,031
Queen Anne's	16,033,000	127,875	305,356		16,466,231
St. Mary's	8,660,000	19,697	52,200		8,731,897
Somerset	11,568,000	630,891	510,100		12,708,991
Talbot	20,560,000	536,105	1,997,876		23,093,981
Washington	72,600,000	1,361,588	6 156,699		80,118,287
Wicomico	27.661,000	786,988	1,274,672		29,722,660
Worcester	20,190,000	314,375	250,000		20,754,375
Total	$918,995,000	$21,563,996	$86,471,046		$1,027,030,042

/1 In addition, $937,929 saving deposits at 25¢
/2 In addition, $2,379,497 saving deposits at 25¢.

Table 2. Comparison of County Tax Levies for Fiscal Year 1931-32 With Those for 1934-35.

	Levy for Fiscal Year 1931-32	Levy for Fiscal Year 1934-35	Percentage Reduction From 1931-32 to 1934-35
Allegany	$ 1,381,699	$ 985,500	28.7
Anne Arundel	1,274,426	850,306 /2	33.3
Baltimore	3,166,094 /1	2,339,310 /2	26.1
Calvert	132.102	63,719	51.8
Caroline	305,442	152,530	50.1
Carroll	687,358	392,967	42.8
Cecil	557,073	310,676	44.2
Charles	133 181	89,028	33.2
Dorchester	454,276	218,198	52.0
Frederick	952,796	627 575 /2	34.1
Garrett	377,688	179,471	52.5
Harford	621,276 /1	482,241 /2	22.4
Howard	335,360	202,822	39.5
Kent	300,869	140,382	53.3
Montgomery	1,299,067	874 418	32.7
Prince George's	914,929	617,855	32.5
Queen Anne's	270 641	125,640	53.6
St. Mary's	132,911	79,939	39.9
Somerset	229,658	124,116	46.0
Talbot	311,877	178,164	42.9
Washington	1,021,803	652,946	36.1
Wicomico	490,082	282,271	42.4
Worcester	324,003	193,575	40.3
Total	$15,675,211	$10,163,649	35.2

/1 For calendar year 1931.

/2 For calendar year 1934.

Table 3. County Tax Rates Per $100 of Assessed Valuation of Property for 1931-32, 1933-34 and 1934-35.

County	Tax Rates in 1931-32 and 1933-34				Tax Rate for 1934-35 Fiscal Year		
	1931-32 Fiscal Year	1933-34 Fiscal Year	Reduction From 1931-32 to 1933-34			Reduction from 1931-32	
			Amount	Per Cent	Rate	Amount	Per Cent
Allegany	$1.57	$1.20	$ .37	23.6	$1.25	$ .32	20.4
Anne Arundel	2.43 /1	2.32 /2	.11	4.5	1.81 /4	.62	25.5
Baltimore	1.65 /1	1.50 /2	.15	9.1	1.18 /4	.47	28.5
Calvert	2.34	1.50	.84	35.9	1.10	1.24	52.9
Caroline	1.50	.73	.77	51.3	.98	.52	34.7
Carroll	1.65	1.00	.65	39.4	1.00	.65	39.4
Cecil	1.30	.95	.35	26.9	.80	.50	38.5
Charles	1.35	1.00	.35	25.9	.90	.45	33.3
Dorchester	1.80	1.05	.75	41.7	1.00	.80	44.4
Frederick	1.30	.82 /3	.48	36.9	.90 /4	.40	30.8
Garrett	1.77	1.06	.71	40.1	1.00	.77	43.5
Harford	1.45	1.40 /2	.15	3.4	.95 /4	.50	34.5
Howard	1.63	1.00	.63	38.7	.95	.68	41.7
Kent	1.67	.93	.74	34.3	.84	.83	49.7
Montgomery	1.30	.95	.35	26.9	.90	.40	30.8
Prince George's	1.52	1.08	.44	28.9	.99	.53	34.9
Queen Anne's	1.50	.88	.62	41.3	.78	.72	48.0
St. Mary's	1.55	.94	.61	39.4	.92	.63	40.6
Somerset	1.75	1.00	.75	42.9	1.00	.75	42.8
Talbot	1.46	.78	.68	46.6	.85	.61	41.8
Washington	1.30	.85	.45	34.6	.88	.42	32.3
Wicomico	1.70	.95	.75	44.1	.88	.82	48.2
Worcester	1.45	1.00	.45	31.0	.95	.50	34.5

/1 Calendar year 1931.
/2 Calendar year 1933.
/3 July 1 to December 31, 1933.
/4 Calendar year 1934.

Table 4. County Tax Budgets in Maryland for Various Purposes.

County	General Administrative Government	Law and Order	Health, Charity and Welfare	Schools
Allegany	$35,278.42	$ 98,983.04	$ 115,352.96	$ 509,666.28
Anne Arundel	28,592.00	84,946.95	87,272.06	386,741.50
Baltimore	44,700.00	306,800.00	396,500.00	621,098.00
Calvert	7,437.48	8,893.11	5,147.00	28,000.00
Caroline	7,650.00	23,570.00	20,400.00	70,000.00
Carroll	12,400.00	43,700.00	43,200.00	229,784.03
Cecil	15,600.00	48,400.00	36,500.00	172,101.70
Charles	5,090.00	16,141.96	7,224.56	50,767.08
Dorchester	19,200.00	29,200.00	24,950.00	100,000.00
Frederick	23,990.00	62,090.00	105,185.00	301,000.00
Garrett	10,251.09	22,554.96	25,115.05	83,440.00
Harford	21,350.00	49,625.00	38,320.00	181,000.00
Howard	10,900.00	35,020.00	15,650.00	86,509.40
Kent	9,550.00	17,308.97	14,450.00	75,756.36
Montgomery	58,100.00	154,070.96	96,855.00	444,771.50
Prince George's	23,847.00	73,440.85	45,102.51	332,675.00
Queen Anne's	8,250.00	19,800.00	19,000.00	80,555.93
St. Mary's	5,999.11	15,225.78	13,539.83	38,942.61
Somerset	7,100.00	26,019.83	16,500.00	56,200.00
Talbot	9,480.00	27,500.00	14,200.00	97,533.83
Washington	20,775.54	74,940.00	91,122.17	341,312.54
Wicomico	12,323.20	32,554.20	35,514.00	131,361.65
Worcester	11,580.00	26,980.00	26,950.00	100,000.00
Total	$ 409,443.84	$ 1,277,770.99	$ 1,294,050.14	$4,519,217.41

Note:

This table continued on Page 64-A.

(Continued)
Table 4/- County Tax Budgets in Maryland for Various Purposes, 1934-35.

County	Roads, Bridges and Ferries	Debt	Discounts Insolvencies, and Emergencies	Miscellaneous	Total
Allegany	$ 2,700.00	$ 223,.52.50	$ 73,557.21	$ 30,395.05	$ 1,089.8.5.46
Anne Arundel	94,222.40	85,175.00	44,636.30	39,720.00	651,306.21
Baltimore	458,680.00	292,867.00	63,690.00	154,975.00	2,339,310.00
Calvert	600.00	8,733.75	3,196.02	1,707.00	63,719.36
Caroline	-	14,910.00	5,200.00	10,800.00	152,530.00
Carroll	-	52,050.00	8,000.00	22,100.00	411.234.03
Cecil	-	12,750.00	19,592.77	5,732.00	310,676.47
Charles	-	5,000.00	3,326.83	1,560.29	89,110.72
Dorchester	-	36,600.00	34,994.06	5,630.00	250,574.06
Frederick	335.00	104,974.50	10,500.00	19,500.00	627,574.50
Garrett	-	-	34,609.91	3,500.00	179,471.01
Harford	76,150.00	83,525.00	17,571.00	14,700.00	482,241.00
Howard	-	36,240.60	12,836.01	11,666.00	208,822.01
Kent	-	6,450.00	8,327.61	5,300.00	137,142.94
Montgomery	10,000.00	74,819.53	34,356.00	21,245.00	874,417.99
Prince George's	-	106,840.00	10,407.88	25,542.04	617,855.28
Queen Anne's	-	9,760.00	100.00	2,550.00	140,015.93
St. Mary's	-	-	2,474.09	706.14	76,887.56
Somerset	-	7,340.00	4,797.38	13,496.74	131,453.95
Talbot	-	19,150.00	5,100.00	5,200.00	178,163.83
Washington	-	90,880.04	33,315.07	600.00	652,945.74
Wicomico	-	48,060.00	22,423.08	10,034.50	292,270.63
Worcester	-	31,360.00	10,821.02	6,350.00	214,041.02
Total	$642,687.40	$1,351,437.92	$464.032.24	$413,009.76	$10,371,649.70

Table 5. Percentage Distribution of County Tax Budgets for Various Purposes 1934-1935

County	General Administrative Government (Per Cent)	Law and Order (Per Cent)	Health, Charity and Welfare (Per Cent)	Schools (Per Cent)	Roads, Bridges and Ferries (Per Cent)	Debt (Per Cent)	Discounts, Insolvencies, Contingencies, and Emergencies (Per Cent)	Miscellaneous (Per Cent)	Total (Per Cent)
Allegany	3.3	9.1	10.6	46.8	0.2	20.5	6.7	2.75	100.0
Anne Arundel	3.3	9.9	10.2	45.4	11.1	10.0	5.4	4.7	100.0
Baltimore	1.9	13.1	16.9	26.5	19.7	12.5	2.7	6.7	100.0
Calvert	11.7	14.0	8.1	43.9	0.9	13.7	5.0	2.7	100.0
Caroline	5.0	15.4	13.4	45.9	----	9.8	3.4	7.1	100.0
Carroll	3.0	10.6	10.5	55.9	----	12.7	1.9	5.4	100.0
Cecil	5.1	15.5	11.7	55.4	----	4.1	6.3	1.9	100.0
Charles	5.7	18.1	8.1	57.0	----	5.6	3.7	1.8	100.0
Dorchester	7.6	11.7	9.9	40.0	----	14.6	14.0	2.2	100.0
Frederick	3.9	9.9	16.8	48.0	0.05	16.7	1.7	3.0	100.0
Garrett	5.8	12.5	14.0	46.6	----	----	19.2	1.9	100.0
Harford	4.5	10.3	7.9	37.5	15.8	17.3	3.7	3.1	100.0
Howard	5.3	16.7	7.5	41.4	----	17.4	6.1	5.6	100.0
Kent	7.0	12.6	10.5	55.2	----	4.7	6.1	3.9	100.0
Montgomery	6.7	15.4	11.1	50.9	1.1	8.6	3.9	2.3	100.0
Prince George's	3.8	11.9	7.4	53.8	----	17.3	1.7	4.1	100.0
Queen Anne's	5.9	14.2	13.6	57.5	----	6.9	0.1	1.8	100.0
St. Mary's	7.8	19.8	17.6	50.6	----	----	3.2	0.9	100.0
Somerset	5.4	19.8	12.6	42.7	----	5.6	3.7	10.2	100.0
Talbot	5.3	15.5	8.0	54.7	----	10.8	2.8	2.9	100.0
Washington	3.2	11.4	14.0	52.3	----	14.0	5.0	0.1	100.0
Wicomico	4.2	11.2	12.2	44.9	----	15.4	7.8	3.4	100.0
Worcester	5.4	12.6	12.5	46.7	----	14.7	5.1	3.0	100.0
Average	3.9	12.3	12.5	43.6	6.2	13.0	4.5	4.0	100.0

Table 6. Per Capita County Levy for Various Functions, 1934-35.

County	General Administrative Government	Law and Order	Health, Charity and Welfare	Schools	Roads, Bridges and Ferries	Debt	Discounts, Insolvencies, Contingencies, and Emergencies	Miscellaneous	Total
Allegany	$ .43	$ 1.19	$ 1.39	$ 6.15	$ .03	$2.70	$ .89	$ .37	$13.15
Anne Arundel	.47	1.41	1.45	6.44	1.57	1.42	.75	.67	14.18
Baltimore	.31	2.11	2.73	4.28	3.16	2.02	.43	1.07	16.11
Calvert	.79	.95	.55	2.96	.06	.92	.34	.18	6.75
Caroline	.45	1.40	1.21	4.15	----	.88	.31	.64	9.04
Carroll	.34	1.19	1.18	6.26	----	1.42	.22	.60	11.21
Cecil	.58	1.82	1.36	6.44	----	.47	.73	.21	11.61
Charles	.33	1.04	.46	3.27	----	.32	.21	.10	5.73
Dorchester	.73	1.11	.95	3.79	----	1.38	1.33	.21	9.50
Frederick	.43	1.11	1.89	5.44	.06	1.90	.19	.34	11.36
Garrett	.51	1.13	1.26	4.17	----	----	1.73	.17	8.97
Harford	.65	1.52	1.18	5.56	2.34	2.56	.54	.45	14.80
Howard	.67	2.15	.96	5.30	----	2.22	.79	.71	12.80
Kent	.69	1.24	1.04	5.44	----	.46	.60	.38	9.85
Montgomery	1.05	2.43	1.76	8.07	.18	1.36	.63	.38	15.86
Prince George's	.36	1.09	.67	4.97	----	1.59	.15	.38	9.21
Queen Anne's	.58	1.41	1.35	5.75	----	.69	.07	.17	10.02
St. Mary's	.40	1.03	.91	2.63	----	----	.17	.05	5.19
Somerset	.31	1.14	.72	2.45	----	.32	.21	.59	5.74
Talbot	.51	1.47	.76	5.22	----	1.02	.27	.28	9.53
Washington	.30	1.09	1.34	4.99	----	1.32	.49	.01	9.54
Wicomico	.36	1.00	1.09	4.05	----	1.48	.69	.32	8.99
Worcester	.54	1.26	1.26	4.70	----	1.47	.51	.29	10.03
Average	$ .47	$ 1.46	$ 1.48	$ 5.18	$ .74	$ 1.55	$ .53	$ .47	$ 11.88

Table 7. Number and Compensation of County Commissioners and Frequency of Board Meetings, by Counties, Maryland.

County	Number of Commissioners	Compensation of Each Commissioner: Yearly	Per Diem	Allowance For Travel	Regular Board Meetings /1
Allegany	3	$ 1,550	$ -	None	Two Days per week.
Anne Arundel	7	600	-	None	One day per week.
Baltimore	3	2,400/2	-	None	Four days per week.
Calvert	3	400	-	None	One day per week.
Caroline	3	500	-	Outside of County	No data.
Carroll	3	-	4.00	10¢ per mile	No data.
Cecil	3	1,000/3	-	None	Every day.
Charles	3	-	6.00(Not to exceed $200)	None	One day per week
Dorchester	3	600	-	None	One day per week.
Frederick	3	1,000	-	Outside of County	Three days per week.
Garrett	3	900	-	Outside of County	Two days per month.
Harford	5	-	5.00	Mileage	Not over two days per week.
Howard	3	750	-	None	No data.
Kent	3	500	-	None	Two days per month.
Montgomery	5	1,800/4	-	None	No data.
Prince George's	5	1,000/5	-	None	One day per week.
Queen Anne's	3	-	5.00(Not to exceed $500)	Mileage	One day per week.
St. Mary's	3	500	-	None	One day per week.
Somerset	3	-	6.00(Not to exceed $400)	Mileage	One day per week.
Talbot	3	650	-	Outside of County	One day per week.
Washington	5	600	-	Mileage	No data.
Wicomico	5	400	-	None	No data.
Worcester	3	720	-	None	One day per week.

/1 Other than special meetings and the series of meetings for short period prior to the annual levy.
/2 Includes compensation as commissioners of suburban district.
/3 President of Board gets $100 additional.
/4 In addition the two members from the Washington Suburban Sanitary District get $1,200 each.
/5 Includes duties connected with Washington Suburban Sanitary Commission and Maryland National Capital Park and Planning Commission.

Table 8 Comparative Local Governmental Costs in Counties of Maryland, 1933-34
(Includes all governmental units plus State Aid in the respective Counties)

County	For Operation and Maintenance of Services				Debt Cost		Total Per Capita Cost
	Levy of County and Incorporated Places	State Aid /1	Total	Per Capita	Total	Per Capita	
Allegany	$1,222,813	$ 401,143	$ 1,623,956	$19.59	$ 492,187	$ .94	$25.53
Anne Arundel	1,158,221	205,522	1,363,743	22.71	275,043	4.58	27.29
Baltimore	2,607,444	442,206	3,049,650	21.00	839,925	5.78	26.78
Calvert	77,328	89,995	167,323	17.72	48 920	5.18	22.90
Caroline	123,543	213,828	337,373	20.00	46,420	2.75	22.75
Carroll	420,089	376,333	796,722	21.71	43,745	1.19	23.90
Cecil	357,477	312,473	669,950	21.31	61,000	1.91	23.22
Charles	92 187	151,166	243,353	15.67	10,130	.65	16.32
Dorchester	279,861	265,290	545,151	20.60	78,128	2.96	23.56
Frederick	868,981	479,774	1,348,755	24.42	196,750	3.56	27.98
Garrett	194,[illegible]	300,861	[illegible]	27.79	31,500	1.07	28.86
Harford	565,690	139,422	705,113	21.65	190,000	5.83	27.48
Howard	179,066	165,345	344,411	21.11	67,785	4.15	25.26
Kent	167,115	117,738	284,853	20.47	113,175	8.13	28.60
Montgomery	952,384	380,311	1,332,695	24.17	787,841	14.29	38.46
Pr. George's	680,254	373,103	1,053,357	15.17	37[illegible],448	5.58	20.75
Queen Annes'	137,939	150,748	288,687	20.65	31,400	2.25	22.90
St. Mary's	81,026	137,938	218,964	14.79	31,850	2.15	16.94
Somerset	144,023	191,433	335,456	14.66	22,731	.99	15.65
Talbot	175,480	138,295	313,775	16.78	60,695	3.24	20.02
Washington	769,764	398,116	1,167,880	17.06	371,305	5.42	22.48
Wicomico	333,8[illegible]	295,681	629,569	19.37	89,305	2.74	22.11
Worcester	358,938	201,662	460,600	21.58	61,375	2.88	24.46
Total	$11,828,470	$5,906,683	$17,735,153	$20.34	$4,305,[illegible]68	$4.93	$25.27

/1 Includes $3,679,181 for public schools and $2,227,502 for road maintenance. School data from the Maryland State Board of Education by letter and road data from the Report of Maryland State Roads Commissioner, 1929 - 1933.

Table 9. County Levies for Charity and Social Correction, 1934-35.

County	Outdoor or Old Age Pensions	Alms House	Paupers and Paupers Coffins	Insane Paupers or Hospitals For insane	Correctional Institution	General Social Relief	Special Social Relief	Total
Allegany	$ 23,600	$ 15,000	$ -	$ 36,285	$ 12,400	$ 7,500	$ -	$ 94,785
Anne Arundel	6,800	5,000	300	16,800	9,050	2,500	-	40,450
Baltimore	72,000	15,000	500	30,000	12,000	17,000	-	146,500
Calvert	1,747	-	-	1,200	100	-	-	3,047
Caroline	500	2,800	200	6,200	1,800	-	-	11,500
Carroll	4,700	5,000	500	12,000	3,100	3,000	-	28,300
Cecil	5,000	-	400	14,000	-	3,000	-	22,400
Charles	2,900	-	270	600	1,050	-	-	4,820
Dorchester	4,500	-	-	12,300	1,100	-	-	17,900
Frederick	2,000	30,000	850	23,500	6,375	15,780	6,750	85,255
Garrett	-	7,000	442	10,000	1,750	-	-	19,192
Harford	4,000	8,000	400	13,000	-	600	-	26,000
Howard	1,000	-	500	9,500	1,750	-	-	12,750
Kent	500	2,000	-	7,000	-	-	-	9,500
Montgomery	14,571	8,000	1,639	20,000	6,000	12,700	-	62,910
Prince George's	3,206	4,500	-	19,000	10,500	2,160	-	39,366
Queen Anne's	200	4,000	100	8,000	500	-	-	12,800
St. Mary's	3,954	2,200	543	4,000	223	-	-	10,920
Somerset	800	2,500	100	7,600	1,500	-	-	12,500
Talbot	1,500	-	300	7,500	-	-	-	9,300
Washington	10,195	12,000	-	25,969	28,549	-	-	76,713
Wicomico	-	-	-	9,000	2,750	10,000	-	21,750
Worcester	-	-	250	7,000	550	11,500	-	19,300
Total	$163,673	$123,000	$7,294	$300,454	$ 300,454	$ 85,740	$ 6,750	$ 787,958

Table 10. County Levies for Non-Functional Items, 1934-35.

County	Discounts	Errors, Abatements and Insolvencies	Purchase of Tax Sale Property	Payments to Incorporated Towns	Total
Allegany	$31,000.00	$ 15,000.00	$10,000.00	$19,174.00	$75,174.00
Anne Arundel	10,000.00	22,000.00	---------	3,000 00	35,000.00
Baltimore	---------	37,000.00	15,000.00	---------	52,000.00
Calvert	1,000.00	1,500.00	---------	---------	2,500.00
Caroline	----- ---	2,200.00	---------	4,500.00	6 700.00
Carroll	3,000.00	5,000.00	---------	12,000.00	20,000.00
Cecil	---------	9,000.00	---------	---------	9,000.00
Charles	---------	3,328.83	---------	---------	3,328.83
Dorchester	---------	10,100.00	---------	1,500.00	11,600.00
Frederick	---------	500.00	-- ------	11,000.00	11,500.00
Garrett	3,000.00	10,152.51	12,457.40	650.00	26,259.91
Harford	300.00	1,000.00	---------	---------	1,300.00
Howard	---------	7,836.01	---------	---------	7,836.01
Kent	---------	---------	---------	---------	---------
Montgomery	---------	9,556.00	---------	---------	9,556.00
Prince George's	---------	463.21	---------	---------	463.21
Queen Anne's	---------	100.00	---------	350.00	450.00
Saint Mary's	---------	2,474.09	---------	---------	2,474.09
Somerset	---------	2,700.00	---------	3,600.00	6,300.00
Talbot	2,500.00	600.00	---------	2,700.00	5,800.00
Washington	16,657.54	16,657.53	---------	---------	33,315.07
Wicomico	4.000.00	6.000.00	---------	6,000.00	16,000.00
Worcester	---------	7,700.00	---------	2,500.00	10,200.00
Total	$71,457.54	$170,866.18	$37,457.40	$66,374.00	$346,755.12

Table 11. Change in Functional Distribution of County Tax Levies From 1931 - 32 to 1934 - 35. (Total of all Counties)

Item	Fiscal Year 1931-32		Fiscal Year 1934-35	
	Amount	Per Cent Of Total	Amount	Per Cent Of Total
Schools (current expenses)	$ 6,582,850	42.0	$ 4,519,217	43.6
Highways	2,465,000	15.7	642,687	6.2
Debt	2,266,846	14.5	1,351,438	13.0
General government	2,137,000	13.6	1,687,215	16.3
Health and charity	1,048.00	6.7	1,294,05	12.5
Miscellaneous	1,176,515	7.5	877, 42	8.4
Total	$15,675,211	100.0	$10,371,649	100.0

Table 12. Uncollected Taxes of the Latest Fiscal Levy Year in Maryland. (Generally 1932-33)

Unit	Total Property Tax Levy	Uncollected Taxes Of Current Fiscal Year		Total Uncollected Taxes of all Prior Years
		Amount	Per Cent	
Counties	$14,183,309	$2,804,569	19.77	$ 4,587,457
Baltimore City	34,137,525	5,083,277	14.89	8,001,919
Incorporated Towns	1,598,799	343,179	21.46	580,870
State	5,989,154	537,081	9.80	933,259
All Units	$55,908,787	$8,817,106	15.77	$14,103,505

Table 13. Per Cent of Current County Tax Levy Uncollected at the End of Each Fiscal Year 1928-29 to 1933-34.

County	1928-29	1929-30	1930-31	1931-32	1932-33	1933-34
Allegany	11.34	8.55	11.78	12.15	19.66	--------/1
Anne Arundel	27.21	27.66	24.81	28.27	35.21	Year Ends Dec. 31.
Baltimore	11.53	13.44	13.83	18.52	19.47	Year Ends Dec. 31.
Caroline	16.00	-----/1	19.32	-----/1	31.76	11.30
Carroll	6.26	6.78	8.14	9.87	17.57	12.42
Cecil	2.66	-----/1	12.30	15.41	8.53	9.90
Charles	1.34	1.56	1.39	2.11	8.87	.61
Dorchester	9.06	8.84	10.12	19.82	27.17	21.37
Frederick	2.62	2.24	.95	4.91	5.24	Year Ends Dec. 31.
Garrett	-----/1	-----/1	35.08	23.08	59.62	27.17
Harford	16.19	7.75	5.35	.67	.69	Year Ends Dec. 31
Howard	2.03	3.49	1.08	12.22	19.47	14.22
Kent	3.91	6.82	5.05	9.53	25.19	20.32
Montgomery	3.71	3.23	2.40	2.21	3.19	4.26
Prince George's	4.04	2.34	5.52	6.29	9.50	10.92
Queen Anne's	2.81	4.96	7.46	14.25	22.44	16.45
Saint Mary's	47.28	34.54	38.19	57.33	46.95	48.34
Somerset	27.74	23.85	26.54	36.68	44.55	39.52
Talbot	25.60	24.57	25.46	32.49	38.09	47.36
Washington	-----/1	10.81	12.58	16.78	22.47	22.38
Wicomico	22.91	27.65	25.85	31.39	38.68	32.98
Worcester	30.97	27.72	26.34	36.92	43.48	-----/1
All Counties	11.25	11.49	12.91	15.73	19.77	

/1 No data at hand. Same is true for Calvert County for all years.

Table 14. Approximate Total County Taxes Outstanding at End of Each Fiscal Year, 1938-39 to 1933-34/1

County /2	1928-29	1929-30	1930-31	1931-32	1932-33	1933-34
Allegany	$ 197,718	$ 180,054	$ 235,166	$ 212,782	$ 294,709	$ ----
Anne Arundel	453,878	550,126	589,038	635,564	828,875	Year ends Dec.31.
Baltimore	327,174	381,481	440,589	694,431	789,876	Year ends Dec.31.
Caroline	67,783	--	--	--	124,300	45,616
Carroll	54,527	--	86,204	125,630	200,353	153,967
Cecil	38,685	--	--	109,701	58,380	60,000/3
Charles	1,858	2,184	2,012	2,808	12,328	1,412
Dorchester	57,062	59,716	65,428	120,838	144,522	131,232
Frederick	24,550	20,900	8,971	48,500	60,409	Year ends Dec. 31.
Garrett	-	--	137,570	148,726	225,360	127,539
Harford	80,257	89,857	6,081	6,056	4,560	Year ends Dec. 31.
Howard	9,710	13,500	3,788	40,976	64,507	35,604
Kent	10,275	26,075	19,979	38,438	78,192	64,302
Montgomery	75,000	45,000	50,000	48,242	57,558	94,949
Prince George's	17,278	32,307	53,335	73,199	140,009	154,191
Queen Anne's	10,122	18,810	31,108	61,258	91,274	79,974
St. Mary's	63,122	72,253	72,016	98,318	115,333	63,505
Somerset	127,350	111,178	139,950	176,047	215,431	202,909
Talbot	117,359	124,944	80,900	137,198	187,480	206,543
Washington	-	179,866	221,605	272,533	375,316	378,984
Wicomico	123,166	121,353	153,585	212,085	236,271	219,741
Worcester	144,093	124,984	138,881	181,520	224,352	200,715
Total	$2,001,254	$2,154,588	$2,536,206	$3,444,850	$4,529,395	

/1 Does not include insolvencies. In most counties insolvency losses are more than balanced by gains in assessment of new property.
/2 No data secured for Calvert County
/3 Preliminary.

Table 15 Uncollected Taxes of Certain Incorporated Places of Maryland, as of the Latest Available Fiscal Year.

Incorporated Town or City	County	Latest Current Year Levy	Uncollected Taxes of Latest Current Year: Amount	Uncollected Taxes of Latest Current Year: Per Cent of Levy	Total Taxes Outstanding
Annapolis	Anne Arundel	$ 95,000	$ 34,980	36.82	$ 52,049
Chesapeake City	Cecil	4,806	1,801	37.47	No data
Chestertown	Kent	18,705	6,911	36.94	No data
Cumberland	Allegany	459,830	7,926	21.30	101,479
Denton	Caroline	10,547	4,069	38.58	10,939
Easton	Talbot	44,962	15,054	34.01	25,040
Elkton	Cecil	28,094	4,639	16.51	7,056
Federalsburg	Caroline	10,767	1,921	17.84	3,202
Frederick	Frederick	185,190	14,215	7.68	No data
Frostburg	Allegany	40,676	10,407	25.59	19,565
Hagerstown	Washington	398,584	91,615	22.97	189,205
Hampstead	Carroll	3,125	975	31.20	1,236
Hyattsville	Prince George's	27,361	4,403	16.09	No data
Lonaconing	Allegany	8,131	2,407	29.60	4,612
Middletown	Frederick	4,233	256	6.05	642
Ocean City	Worcester	25,891	No data	-----	24,910
Princess Anne	Somerset	11,635	4,034	34.67	11,635
Rising Sun	Cecil	3,130	812	25.94	No data
Sudlersville	Queen Annes'	3,000	None	-----	No data
Thurmont	Frederick	3,750	375	10.00	625
Westernport	Allegany	11,666	6,175	52.93	6,475
Westminster	Carroll	30,332	5,354	17.65	9,367
Cambridge	Dorchester	59,750	3,400	5.69	4,700
Pocomoke City	Worcester	24,975	12,271	49.13	31,080
North East	Cecil	2,737	1,314	48.01	2,527
Baltimore City	City	34,137,525	5,083,277	14.89	8,001,919

Table 16. Legal Procedure for Collecting County Taxes in Maryland

County	Date Taxes Are First Payable	Discount Allowed on Taxes	Date 6% Interest Begins on County Taxes/1	Date and Amount of added Interest or Penalty	Date Taxes Become Delinquent	End of Fiscal Year
Allegany	June 1	June 5%; July 4% August 3%	September 1	None	January 1	March 31
Anne Arundel*	January 1	2% to April 1	April 1	None	January 1 (next)	December 31
Baltimore	January 1	January 2%; February 1⅔%; March 1%; April ⅔%	June 1	None	October 1	December 31
Calvert	August 1	2% to October 1	October 1	None	January 1	June 30
Caroline	August 15	None	September 1	March 1, 3%	March 1	June 30
Carroll	August 1	2% to September 1	October 1	None	January 1	June 30
Cecil	July 15	None	September 1/2	April 1, 8%	April 1 /3	June 30
Charles	July 1	3% to September 1	September 1	None	February 1	June 30
Dorchester	August 1	None	October 2	January 2, 3%	January 15	April 30
Frederick	January 1	January 3%; February 2%; March 1%	September 1/4	None	October 1	December 31
Garrett	July 1	3% to September 2	January 2	None	January 2	June 30
Harford	January 1	January 2%; February 1⅔%; March 1%; Apr. ⅔%	May 2	None	October 1	December 31
Howard	June 1	None	October 1	None	April 10 /5	May 31
Kent	September 1	None	September 1/6	January 1, 3%	January 1	June 15
Montgomery	July 1	None	September 1	None	January 1	June 30
Prince George's	May 1	None	July 1	November 1, 6% per year	January 1	April 30
Queen Anne's	August 1	None	September 1/6	None	January 2	May 31
St. Mary's	August 1	None	September 1	None	February 1	June 30
Somerset	July 1	None	October 1	None	January 1	June 30
Talbot	June 15	3% to September	January 1	None	January 1	June 30
Washington	June 15	June 5%; July 4%; August 3%	September 1/6	None	January 1	May 31
Wicomico	July 1	3% in September	October 1	None	March 1	May 31
Worcester	August 15	3% to September 16 2% to October 16	January 1	None	January 1	May 31

/1 Interest on State taxes begins on October 1, in all counties.
/2 If not paid by October 1, otherwise none in September.
/3 Although the law states that taxes are in the arrears if not paid by October 1, at which time the tax delinquent tax payer is given notice, the taxes are not collectable by due process until April 1. *Under the original county law, property on which taxes are unpaid was required to be advertised on the Jan. following. A special law now provides a temporary stay in adv. 1933 & 1934 taxes until May following.
/4 If not paid by October 1, otherwise no interest in September.
/5 For first installment, June 1 for second installment and August 1, for the third.
/6 If not paid by January 1.

Table 16 a. Date Fiscal Year Ends for Specified Incorporated Places in Maryland

Incorporated Place	Date Fiscal Year Ends	Incorporated Place	Date Fiscal Year Ends
Aberdeen	April 30	New Windsor	June 1
Berwyn	December 31	North East	March 14
Betterton	June 1	Ocean City	September 15
Brunswick	August 31	Princess Anne	June 30
Chesapeake City	June 30	Rising Sun	May 31
Chestertown	December 31	Rockville	April 30
Church Hill	May 31	Salisbury	September 30
Cottage City	June 30	Sharptown	December 31
Easton	March 30	Sudlersville	April 10
Elkton	May 31	Takoma Park	June 30
Ellicott City	June 30	Taneytown	May 15
Federalsburg	April 30	Trappe	March 31
Frederick	June 15	Upper Marlboro	December 31
Friendsville	February 15	Walkerville	June 30
Funkstown	May 1	Williamsport	February 28
Gaithersburg	May 31		
Galena	June 30		
Greensboro	May 10		
Hagerstown	May 31		
Hampstead	May 31		
Hancock	March 31		
Hurlock	April 30		
Keedysville	May 1		
Laurel	April 24		
Leonardtown	September 1		
Manchester	April 1		
Myersville Springs	August 31		

Table 17. Legal Aspects Regarding the County Treasurer and Notifying Individual Taxpayers of Their Tax Bills /1

County	Legal Requirements of Treasurer for Giving Notice of Tax Bill to Taxpayer/2		Re-election of County Treasurer Possible	Responsibility of Treasurer in Collecting Back Taxes After Expiration of His Term of Office
	Method of Notification/3	Date of Notification		
Allegany	By mail or delivery on application only	Not stated.	Yes	Successor must collect
Anne Arundel	By mail or delivery on application only	Not stated	Yes	No data
Baltimore	By mail	January and February	Yes	Outgoing Treasurer responsible unless relieved by County Commissioners.
Calvert	By mail or otherwise on application only	Not stated	Yes/4	Outgoing Treasurer has 12 months to collect all taxes levied during his term.
Caroline	/5	---	No/6	Outgoing Treasurer has 12 months to collect all taxes levied during his term
Carroll	No data	No data	Yes	No data
Cecil	None other than giving delinquent notice	October 1.	Yes	No data
Charles	No data	No data	No/6	Outgoing Treasurer has 12 months to collect all taxes collectible by him.
Dorchester	By Mail or delivery	By August 15	Yes	County Commissioners may direct outgoing Treasurer to turn over all uncollected taxes of his term to his successor.
Frederick	By mail or otherwise on application only	Not stated	Yes	No data.
Garrett	By mail or delivery	By August 1	Yes	Outgoing Treasurer has 2 years to collect, but County Commissioners may require him to deliver uncollected taxes to his successor.
Harford	By mail upon application only	Not stated	Yes	Outgoing Treasurer turns over uncollected taxes to successor.
Howard	By mail upon application only	Not stated	Yes	Outgoing Treasurer must collect all taxes levied during his term.
Kent	By mail	By September 1	No/6	No data.
Montgomery	By mail or otherwise upon application only	Not stated	Yes	Successor must collect

Table 17. (Cont.) Legal Aspects Regarding the County Treasurer and Notifying Individual Taxpayers of Their Tax Bills/1

County	Legal Requirements of Treasurer for giving Notice of Tax Bill to Taxpayer/2		Re-election of County Treasurer Possible	Responsibility of Treasurer in Collecting Back Taxes After Expiration of His Term of Office
	Method of Notification/3	Date of Notification		
Prince George's	No data	No data	No/6	Outgoing Treasurer has 9 months to collect the last year's levy uncollected.
Queen Anne's	/5	------	Yes/7	Outgoing Treasurer has 12 months to collect all taxes levied during his term.
St. Mary's	/5	------	No/8	Outgoing Treasurer has 12 mos. to collect all taxes levied during his term
Somerset	By mail	By October 1	Yes	Outgoing Treasurer has 2 years from date of each levy, unless County Commissioners direct him to turn over uncollected taxes to his successor.
Talbot	No data	No data	Yes	Outgoing Treasurer has 2 yrs. from date of levy to collect back taxes.
Washington	No data	No data	Yes	Outgoing Treasurer must collect, but no time limit specified.
Wicomico	By mail or delivery	By August 1	Yes	Outgoing Treasurer has 2 years from date of each levy to collect back taxes.
Worcester	By mail or delivery	By August 15	Yes	Outgoing Treasurer has 2 yrs from date of each levy to collect back taxes

/1 Preliminary data subject to revision.
/2 Refers to the first notice given after levy and before any interest or other penalty is applied.
/3 Although not required to do so, some counties mail or deliver tax bills. All not[illegible] counties give notification of taxes that are delinquent. In some counties, local and collection may be made through the banks.
/4 Chapter 207, Maryland Laws of 1931 says that the Treasurer shall hold office for four years until his successor shall have been elected and qualified. This, however, did not repeal the existing Section 98 of Article 5 of the Local Public Laws of 1930, which says that the Treasurer is not eligible to re-election until after one full term has expired.
/5 Treasurer is required to sit at designated places in the county on certain days during several months to receive taxes.
/6 But is eligible for re-election after one full term and not until he shall have fully settled up all business connected with his former term.
/7 But cannot be re-elected until he has fully settled up all business connected with his former term.

Table 18. Effect of Allowing Discount for Early Tax Payments Upon Tax Collections 1932 -33.

Counties Allowing Discount						Counties Not Allowing Discount					
	Percentage of Taxes Collected the First Four Months by --						Percentage of Taxes Collected the First Four Months by --				
County	First Month	Second Month	Third Month	Fourth Month	Total	County	First Month	Second Month	Third Month	Fourth Month	Total
Allegany	68.5	5.9	2.2	2.6	79.2	Caroline	17.5	37.0	16.4	8.3	79.2
Worcester	10.9	53.6	7.5	5.0	77.0	Saint Mary's	40.7	24.8	7.7	5.6	78.8
Wicomico	5.7	51.5	6.0	13.6	76.8	Kent	17.8	7.5	7.4	38.1	70.8
Washington	61.5	6.7	4.7	3.1	76.0	Frederick	10.7	41.6	8.5	6.5	67.3
Carroll	61.5	6.2	3.5	4.0	75.2	Dorchester	3.4	50.3	5.6	6.5	66.3
Calvert	39.9	17.7	7.8	7.2	72.6	Somerset	0.8	5.7	51.5	6.0	64.0
Talbot	3.5	1.5	65.3	2.3	72.6	Cecil	7.5	10.1	20.4	19.9	57.9
Charles	2.0	45.2	7.8	4.8	59.8	Montgomery	----	8.3	33.8	11.3	53.4
Anne Arundel	7.9	8.6	27.6	13.7	57.8	Prince George's	1.8	26.8	14.0	6.4	49.0
Baltimore	44.2	2.9	6.3	3.1	56.5	Howard	0.5	2.3	7.4	27.3	37.5
Harford	35.3	4.1	1.2	4.3	44.9	Queen Anne's	----	0.9	12.6	6.6	20.1
Garrett	4.1	31.0	2.3	3.8	41.2						

Table 19. Advantages Accruing to Different Tax-Paying Groups by Virtue of Discounts Allowed For Early Tax Payments

Month of Fiscal Year	Percentage Distribution of County Taxes Paid in 1932-33					
	Taxes Paid in Harford County		Taxes Paid in Washington County		Taxes Paid in Wicomico County	
	By Farmers	By All People	By Farmers	By All People	By Farmers	By All People
First	11.6	35.3	46.3	61.5	---	---
Second	3.5	4.1	12.5	6.7	0.6	0.6
Third	2.7	1.2	6.8	4.7	56.5	47.2
Fourth	4.1	4.3	4.2	3.1	14.9	14.6
Fifth	4.0	3.3	4.2	4.9	3.0	8.4
Sixth	1.7	1.6	4.7	5.1	4.0	11.5
Seventh	3.1	2.1	9.3	7.2	6.7	7.5
Eighth	7.0	3.7	4.3	2.2	4.2	2.9
Ninth	44.0	33.3	1.3	1.3	4.3	2.4
Tenth	15.7	7.7	1.3	0.9	3.0	2.3
Eleventh	1.5	1.3	2.0	0.8	1.5	1.2
Twelfth	1.1	2.1	3.1	1.6	1.3	1.4
Total	100.0	100.0	100.0	100.0	100.0	100.0

Table 20. Effect of Discounts for Early Tax Payments Upon the Time of Tax Payments Made by Farmers, 1932-33

Month	Percentage Distribution of County Taxes Paid by Farmers					
	Western Maryland Counties /1		Eastern Shore Counties /1			
	Washington (Discount allowed)	Frederick (No discount allowed)	Talbot (Discount allowed)	Wicomico (Discount allowed)	Cecil (No discount allowed)	Dorchester (No discount allowed
June	46.3	---	---	---	---	0.5
July	12.5	2.2	0.5	1.4	1.0	1.2
August	6.8	9.8	62.3	56.5	8.9	2.7
September	4.2	29.2	7.3	18.2	28.8	51.1
October	4.2	7.1	3.6	2.7	10.7	12.8
November	4.7	8.9	3.5	4.0	8.2	3.6
December	9.3	21.5	9.5	6.3	8.2	21.7

/1 The fiscal year for the counties in question terminate as follows:

Washington County -- May 31.
Frederick County -- June 30.
Talbot County -- June 30.
Wicomico County -- May 31.
Cecil County -- June 30.
Dorchester County -- April 31.

Discounts allowed are as follows:

Washington County -- 5% in June, 4% in July, and 3% in August.
Talbot County -- 3% to September 1.
Wicomico County -- 3% to September 1, 2% in September.

Table 21. Number of Farm Properties Sold for Taxes in Maryland, 1928-1933 /1

County /2	Number of Properties Sold for Taxes							Number of Tax Sale Properties Purchased by the County						
	1928	1929	1930	1931	1932	1933	Total	1928	1929	1930	1931	1932	1933	Total
Allegany	--	--	--	9	3	--	12	--	--	--	8	2	--	10
Anne Arundel	--	--	--	--	33	38	71	--	--	--	--	18	32	50
Baltimore	9	9	12	18	1	--	49	9	9	12	18	1	--	49
Calvert	--	--	--	12	16	15	43	--	--	--	5	6	7	18
Cecil	--	2	2	5	--	--	9	--	2	2	4	--	--	8
Charles	--	26	21	34	64	69	214	--	6	2	2	38	50	98
Dorchester	--	65	84	153	221	180	703	--	62	79	142	212	164	659
Frederick /3	--	--	2	1	18	55	76	--	--	1	--	--	--	1
Garrett	5	16	17	25	30	43	136	1	4	3	10	17	28	63
Harford	12	7	12	9	12	10	62	3	1	4	3	6	6	23
Howard	--	10	14	30	14	15	83	--	10	14	27	13	14	78
Kent	13	9	24	9	--	--	55	10	4	9	3	--	--	26
Montgomery	1	8	11	12	39	73	144	1	8	11	12	38	67	137
Prince George's	--	5	2	5	5	11	28	--	1	--	--	2	3	6
St. Mary's	--	21	28	33	26	--	108	--	5	7	10	6	--	28
Somerset	--	--	16	--	--	--	16	--	--	12	--	--	--	12
Washington	4	2	1	2	2	--	11	--	--	--	--	--	--	--
Worcester	--	--	2	5	--	2	9	--	--	1	--	--	--	1
Total	44	180	248	362	484	511	1829	24	112	157	244	359	371	1267

Agricultural Experiment Station,

/1 Preliminary data based on survey conducted cooperatively by the U.S. Department of Agriculture and the University of Maryland, thru funds released by the Federal Civil Works Administration.

/2 During 1928 to 1933, inclusive, there were no tax sales of farm property recorded in the following counties; Carroll, Queen Anne's, Talbot and Wicomico. In Caroline County the data was incomplete.

/3 In Frederick County the properties offered for tax sale in 1932 received bids in only one case and in 1933 in only two cases. The other properties were only offered for sale.

Table 22. Approximate Costs of Advertising and Selling Property for Delinquent Taxes /1

County	Levying, Surveying, Notifying and Selling.	Advertising	Collector's Fee Per Cent	Collector's Fee Dollars	Added Penalties /2	Legal Services Other Than Attorney's Fee	Attorney's or Solicitor's Fee Per Cent	Attorney's or Solicitor's Fee Dollars
Allegany	$ 1.60 /3	$13.00	--	---	---	$49.25	--	5.00
Anne Arundel	8.00	2.00	--	---	---	8.00	--	----
Baltimore	8.75	4.00	--	---	---	25.30	10	----
Calvert	1.50	6.00-12.00	--	---	---	19.00	--	5.00
Caroline	12.50	14.00	5	---	3% of tax bill	22.50	--	3.00
Carroll	10.00	10.00	7 3/4	---	---	29.50	--	----
Cecil	10.00	18.00	8	2.50	---	18.50	--	5.00
Charles	.50	8.50	3	---	---	5.50	--	----
Dorchester	---	5.00	5	3.00	3% of tax bill	----	Not over	20.00
Frederick	---	Not sufficient data at hand			---	----	--	----
Garrett	3.00	11.00	1	---	---	3.00	--	5.00
Harford	13.00	7.00	5	---	---	5.00	--	3.00
Howard	18.22	7.00	--	---	---	2.00	--	----
Kent	---	Not sufficient data at hand			---	-----	--	----
Montgomery	11.00	8.00	--	---	---	----	--	2.50
Prince George's	.30	3.00	--	---	---	38.50	--	10.00
Queen Anne's	5.00	20.00-30.00	5	---	---	5.00-10.00	--	----
Saint Mary's	1.50	2.00	3	---	---	10.25	--	----
Somerset	.50	3.00	--	10.00	---	38.50	--	----
Talbot	5.00	5.00	10	2.00	---	----	--	10.00
Washington	11.25	13.50	--	3.30	---	19.75	--	15.00
Wicomico	---	Not sufficient data at hand			---	----	--	----
Worcester	5.50	4.00	--	1.00	---	23.00	--	5.00

/1 Some of the data represent averages rather than specific amounts. All data are preliminary.
/2 Other than interest on taxes.
/3 On first $27 bid, then 1 7/8% over $27 bid.
/4 Of first $27 tax bill, 3% of remainder.

Table 23. Methods of Authorizing and Issuing County Bonds in Maryland, 1920 to 1933 /1

Year Authorized by Legislature	Bonds Authorized And Issued Without Referendum	Bonds Authorized With Referendum Provision		Bonds Authorized Without Referendum But Petition Granted		Total Bonds Authorized and Issued	
		Voted Favorably	Voted Unfavorably	Voted Favorably	Voted Unfavorably	As Emergency Measures	All Bonds
1920	$ 2,860,000	$---------	$1,100,000	$---------	$ 350,000	$ 40,000	$ 2,860,000
1922	2,673,000	3,500,000	1,075,000	---------	150,000	85,000	6,173,000
1924	2,817,500	1,500,000	630,000	---------	350,000	1,777,500	4,317,500
1927	6,803,000	---------	2,150,000	---------	140,000	3,183,000	6,803,000
1929	6,751,000	1,600,000	200,000	1,000,000	80,000	6,563,000	9,351,000
1931	5,725,000	---------	1,250,000	---------	1,000,000	4,570,000	5,725,000
1933	1,394,000	---------	175,000	---------	---------	1,339,000	1,394,000
Total	$29,623,500	$6,600,000	$6,580,000	$1,000,000	$2,070,000	$17,557,500	$36,623,500

/1 All data refering to bond authorization and issuance are preliminary and subject to revision. It is the understanding of the author that a more detailed analysis of local bond issues is being made through activities of the Federal Emergency Relief Administration working through the Maryland office. Therefore, it was deemed advisable not to consume any time in revising any of the figures for final completeness. These data do not include certain county lateral road bonds, issued in compliance with Chapter 454 of Maryland 1920 laws, Chapter 203 of Maryland 1922 laws, and Chapter 277 of Maryland 1924 laws in which the County Commissioners were authorized to raise funds from time to time, in the manner they deemed advisable from public taxation, to pay a proportionate share of the lateral state-aid roads.

Table 24. Approximate Net Bonded Indebtedness Compared with Assesed Property Within Counties of Maryland
(Data is for year ending in 1934, except that for incorporated places which is for year ending in 1932)

County	Net Bonded Indebtedness on Account of --				Total Debt Within Counties	Taxable Basis of Real and Personal Property at Full County Rate/4	Bonded Debt as Per Cent of Taxable Basis
	County General Debt/1	County Share of State Debt/2	Debt of Incorporated Places/3	Debt of Special Districts			
Allegany	$ 2,925,000	$ 1,478,250	$ 4,231,000	$	$ 8,634,250	$ 71,975,181 /5	12.0
Anne Arundel	3,231,530	935,550	391,000	674,000	5,232,080	48,144,529	10.8
Baltimore	7,203,000	3,146,850	---------	5,691,000	16,040,850	163,847,450	9.7
Calvert	323,500	109,350	18,000		450,850	5,641,556	8.0
Caroline	252,000	259,200	188,000		699,200	14,063,766	5.0
Carroll	251,000	627,750	218,000		1,096,750	33,693,038	3.2
Cecil	402,000	631,800	107,000		1,140,800	35,423,882	3.2
Charles	135,000	186,300	39,000		360,300	9,653,625	3.7
Dorchester	653,000	384,750	229,000		1,266,750	20,329,635	6.2
Frederick	1,604,710	1,036,800	1,562,000		4,203,510	54,985,982 /6	7.6
Garrett	170,000	328,050	109,000		607,050	17,126,195	3.5
Harford	480,000	834,300	353,000		1,667,300	45,389,498	3.7
Howard	926,388	336,150	---------		1,262,538	17,553,108	7.2
Kent	795,000	295,650	93,000		1,183,650	15,817,758	7.5
Montgomery	9,373,600	1,672,650	120,000	5,919,924	17,086,174	86,318,630	19.8
Prince George's	2,057,242	1,219,050	729,000	3,659,968	7,665,260	64,486,846	11.9
Queen Anne's	112,000	299,700	72,000		483,700	15,803,876	3.1
St. Mary's	161,000	170,100	39,000		370,100	8,634,741	4.3
Somerset	52,000	202,500	236,000		490,500	10,839,604	4.5
Talbot	365,000	384,750	356,000		1,105,750	19,984,360	5.5
Washington	1,545,200	1,267,650	5,551,000		8,363,850	67,509,763	12.4
Wicomico	531,000	449,550	990,000		1,970,550	23,504,029	8.4
Worcester	457,500	360,450	366,000		1,183,950	19,789,266	6.0
Total	$34,006,670	$16,617,150	$15,997,000	$15,944,892	$82,565,712	$870,516,318	9.5

/1 Includes road bonds, to be paid off by State gasoline tax apportioned to counties.
/2 Apportioned on basis of taxable property for full State rate.
/3 Data from Financial Statistics of State and Local governments, 1931, U. S. Bureau of Census.
/4 Data from 1933 Report of Maryland State Department of Education, p. 251.
/5 Excludes exemptions of $1,314,144.
/6 Excludes exemptions of $202,725.

Table 26. Approximate Annual Levy Required for Interest and Redemption on Bonded Indebtedness of Counties in Maryland 1921 to 1971 /1

Fiscal Year Ending in--	Amount	Fiscal Year Ending in--	Amount
1921	$ 349,442	1947	$2,075,830
1922	384,004	1948	1,961,672
1923	456,804	1949	1,761,462
1924	606,323	1950	1 753,226
1925	884,427	1951	1,649,124
1926	1,028,548	1952	1,623,649
1927	1,154,666	1953	1,568,984
1928	1,379,305	1954	1,288,874
1929	1,542,844	1955	1,129,427
1930	1,770,329	1956	1,035,634
1931	2,086,246	1957	715,909
1932	2,142,126	1958	684,447
1933	2,396,611	1959	558,057
1934	2,437,828	1960	486,172
1935	3,037,784	1961	356,950
1936	3,098,349 /2	1962	659,477
1937	3,016,625	1963	277,107
1938	2,818,246	1964	222,812
1939	2,773,491	1965	189,779
1940	2,814,543	1966	182,962
1941	2,681,615	1967	153,644
1942	2,633,585	1968	141.502
1943	2,450,611	1969	123,630
1944	2,395,810	1970	11,535
1945	2,318,014	1971	6,062
1946	2,183,334		

/1 Data for Cecil County from 1921 to 1934 inclusive, not available.

/2 Excludes $300,000 due on temporary bonds for school buildings in Montgomery County issued in connection with P.W.A. funds and which may be refunded.

Table 27. Amount of Annual Levy Required for Interest and Redemption on Bonded Indebtedness of Each County in Maryland, 1935 to 1971 /1

Year Ending In	Allegany	Anne Arundel	Baltimore	Calvert	Caroline	Carroll	Cecil	Charles	Dorchester
1935	317,275	$975,574	$538,910	$47,595	$37,770	60,715	$45,400	$7,995	$65,558
1936	308,625	307,960	537,235	[illegible]	36,020	47,930	45,060	7,860	64,943
1937	309,075	270,593	530,800	44,853	30,720	37,120	44,720	7,725	63,283
1938	300,775	264,563	533,030	43,235	27,635	31,725	42,380	8,590	68,623
1939	291,575	258,240	530,275	42,618	23,950	30,510	40,040	8,410	60,648
1940	282,375	288,145	527,160	41,478	23,250	28,295	38,745	8,230	59,943
1941	173,175	250,205	543,685	39,830	27,450	26,125	42,180	8,050	57,133
1942	168,725	296,572	538,950	8,688	21,485	25,000	46,615	7,870	66,488
1943	164,275	231,318	533,855	8,573	20,635		45,825	7,630	57,495
1944	159,825	225,618	529,500	8,558	19,975		45,035	7,510	58,570
1945	150,375	260,500	529,425	8,720	19,225		41,935	7,330	37,290
1946	146,150	225,335	516,410	8,360	12,475		37,520	7,150	55,165
1947	166,925	194,439	509,875		7,025		28,500	6,970	31,220
1948	161,125	138,730	502,980		6,800		27,250	6,790	60,230
1949	156,225	120,328	540,725		6,575		27,000	6,610	17,790
1950	145,875	134,905	541,085		6,350		26,750	6,430	25,250
1951	140,750	113,630	535,635		6,125		21,500	6,250	4,250
1952	136,250	111,670	539,600		5,900		21,250	6,070	24,250
1953	130,500	105,395	532,980		5,675		21,000	5,890	3,250
1954	125,375	129,030	344,775		5,450		20,750	5,710	23,250
1955	120,250	102,800	301,165		5,225		20,500	5,530	2,250
1956	115,125	105,480	295,375				17,750	5,350	22,250
1957		104,070	188,450				10,000	5,170	1,250
1958		97,345	180,800				10,000	4,990	1,250
1959		95,530	73,150				10,000	4,810	1,250
1960		89,850					10,000	4,630	26,250
1961		37,080					10,000	4,450	
1962		33,400					7,500	1,270	
1963		29,925					7,500	1,225	
1964		25,450					7,500	1,180	
1965		450					7,500	1,135	
1966		5,450					2,500	1,090	
1967		450						1,045	
1968		225							
1969		225							
1970		225							
1971		5,225							

/1 According to bonded debt as of fiscal year ending in 1934

Table 27. (Cont.) Approximate Annual Levy Required for Interest and Redemption on Bonded Indebtedness of Each County in Maryland, 1935 to 1971 /1

Year Ending In	Frederick	Garrett	Harford	Howard	Kent	Montgomery	Prince George's	Queen Anne's	St. Mary's
1935	$127,140	$16,100	$173,525	$69,335	$121,000	$646,115	$167,254	$24,350	$29,070
1936	124,370	14,700	180,000	70,795	120,750	681,600 /2	167,870	20,400	28,290
1937	121,600	17,350	162,875	70,165	109,350	677,539	166,404	16,600	27,510
1938	102,830	16,850	16,250	71,535	105,300	680,637	169,940	9,950	22,730
1939	100,330	16,350	15,825	71,815	101,150	694,007	172,252	15,600	18,050
1940	97,980	14,850	15,000	71,050	97,200	741,159	172,394	14,950	13,520
1941	89,345	15,450	14,375	72,285	93,150	759,857	172,557	9,300	13,040
1942	119,335	14,900	13,750	72,430	31,800	747,169	168,640	6,900	12,560
1943	106,015	14,400	13,125	71,530	11,350	732,298	164,322	6,600	12,080
1944	103,148	13,850		72,630	10,900	722,023	160,850	2,300	11,600
1945	85,725	13,350		72,640	10,450	693,384	158,165	2,200	11,120
1946	101,855	13,850		73,605		623,736	156,650	2,100	10,640
1947	100,850	12,300		72,480		619,081	155,440		10,160
1948	97,540	11,850		74,355		558,934	150,280		9,680
1949	92,433	12,300		73,095		410,916	139,470		9,200
1950	87,455	10,750		74,835		408,426	134,070		8,720
1951	83,568	5,250		73,440		386,146	129,320		4,360
1952	64,735			75,045		366,561	126,720		2,120
1953	64,973			85,515		390,741	121,905		
1954	62,340			52,195		358,854	109,365		
1955	60,098			43,430		307,614	106,475		
1956	67,855			13,585		285,759	102,185		
1957	31,613					281,586	89,995		
1958	24,390					277,637	86,405		
1959	23,408					278,987	69,815		
1960	16,425					269,032	68,900		
1961	15,713					264,970	23,675		
1962						246,997	12,320		
1963						228,560	11,880		
1964						176,247	11,440		
1965						179,722			
1966						172,972			
1967						151,222			
1968						140,372			
1969						122,522			
1970						10,450			
1971									

/1 According to bonded debt as of fiscal year ending in 1934.

/2 Excludes $300,000 due on temporary bonds for school buildings issued in connection with P. E. R. A. funds and which may be refunded.

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Table 27. (Cont.) Approximate Annual Levy Required for Interest and Redemption on Bonded Indebtedness of Each County in Maryland, 1935 to 1971 /1

Year Ending In	Somerset	Talbot	Washington	Wicomico	Worcester	Total
1935	$4,340	$42,303	$121,480	$56,610	$43,320	$3,037,784
1936	4,250	41,355	140,230	50,090	42,068	3,098,349 /2
1937	4,160	35,353	168,035	59,480	40,915	3,016,625
1938	4,070	34,550	164,335	67,750	39,763	2,818,246
1939	3,980	34,435	164,471	65,550	38,610	2,778,491
1940	3,890	31,425	140,746	65,350	37,458	2,814,543
1941	3,800	32,510	136,735	65,060	36,258	2,681,615
1942	3,710	29,495	132,685	65,480	34,188	2,633,585
1943	3,620	20,580	128,935	62,165	34,065	2,450,611
1944	3,530	18,000	125,125	62,715	34,548	2,395,810
1945	3,440	17,520	121,255	43,150	30,755	2,318,014
1946	3,350	18,040	115,385	31,350	29,203	2,188,334
1947	3,260	17,520	111,615		28,170	2,075,830
1948	3,170	17,000	107,845		27,113	1,961,672
1949	2,080	17,480	103,170		26,065	1,761,462
1950	1,990	16,920	99,445		25,970	1,753,226
1951	1,945	16,360	95,720		24,875	1,649,124
1952	1,900	16,800	90,995		23,780	1,623,646
1953	1,855	16,200	89,470		3,635	1,568,984
1954	1,810	15,600	63,880		3,490	1,288,874
1955	1,765		45,980		3,345	1,129,427
1956	1,720				3,200	1,035,634
1957	1,675				2,100	715,909
1958	1,630					684,447
1959	1,107					558,057
1960	1,085					486,172
1961	1,062					356,950
1962	1,040					659,447
1963	1,017					277,107
1964	995					222,812
1965	972					189,779
1966	950					182,962
1967	927					153,644
1968	905					141,502
1969	882					123,629
1970	860					11,535
1971	837					6,062

/1 According to bonded debt as of fiscal year ending in 1934

/2 Excludes $300,000 due on temporary bonds for school buildings issued in connection with F. E. R. A. funds and which may be refunded.

Table 28. Future Cost of Carrying and Paying off Present Bonded Indebtedness of All Governmental Units of Maryland, 1934-35 to 1948-49

Year	Amount Necessary to Pay Interest and Redemption on Bonded Debt of --					
	State	Counties	Baltimore City	Incorporated Places /1	Special Areas	All Governmental Units
1934-35	$5,113,500	$3,037,748	$11,224,408	$1,084,000	$829,218	$21,348,874
1935-36	5,312,000	3,098,349	12,049,226	1,045,000	841,668	22,346,243
1936-37	5,213,885	3,016,625	12,019,839	1,069,000	848,893	22,168,242
1937-38	4,943,800	2,818,246	11,913,731	1,058,000	882,061	21,615,838
1938-39	4,643,350	2,778,491	11,803,213	1,082,000	875,440	21,182,494
1939-40	4,318,110	2,814,547	11,695,154	1,077,000	876,730	20,781,537
1940-41	4,060,475	2,681,515	11,586,606	1,065,000	876,775	20,270,471
1941-42	3,770,745	2,633,585	11,419,228	1,030,000	876,590	19,730,148
1942-43	3,453,585	2,450,611	11,111,051	1,006,000	907,463	18,928,710
1943-44	3,048,525	2,395,310	11,006,824	937,000	867,795	18,325,954
1944-45	2,620,885	2,318,014	10,848,296	1,024,000	888,991	17,700,186
1945-46	2,111,240	2,188,334	10,515,748	993,000	891,053	16,699,375
1946-47	1,546,910	2,075,830	8,620,251	998,000	892,231	14,133,222
1947-48	1,383,180	1,961,672	8,251,684	981,000	917,469	13,495,005
1948-49	742,995	1,761,462	7,220,596	963,000	922,124	11,610,177

/1 Total for all incorporated towns and cities prorated on basis of data of twelve larger cities, representing 77.8 per cent of the total bonded indebtedness against incorporated places.

Table 29. Features and Costs of County General Bond Issues of Recent Years.

County	Purpose	Year Issued	Years to Final Maturity	Interest Rate (Per Cent)	Amount of Issue	Total Interest Cost	Total Cost of Bond Issue	Total Cost Per $100 Issued
Montgomery	Jail	1928	36	4½	$ 50,000	$ 73,125	$ 123,125	$246
Montgomery	Court House	1929	39	4½	130,000	163,125	293,125	225
Montgomery	Court House	1928	36	4½	250,000	288,900	538,900	216
Baltimore	School and Roads	1926	27	4½	750,000	825,750	1,575,750	210
Dorchester	School and Court House	1931	29	5	175,000	187,500	362,500	207
Montgomery	Court House	1931	30	4½	175,000	179,755	354,755	203
Montgomery	General County	1931	31	4½	1,000,000	996,750	1,996,750	200
Montgomery	Court House	1931	36	4½	200,000	174,925	374,925	187
Howard	Funding	1927	28	4½	200,000	168,255	368,255	184
Queen Anne's	Refunding	1933	32	4½	750,000	621,750	1,371,750	183
Prince George's	Court House	1924	30	5	60,000	49,500	109,500	183
Montgomery	Police Station	1927	30	4½	60,000	44,560	104,560	174
Montgomery	General County	1934	20	5½	997,000	650,345	1,647,345	165
Montgomery	Police Refunding	1931	18	4½	70,000	40,825	110,825	159
Montgomery	School and Roads	1932	16	5	1,000,000	561,250	1,561,250	156
Allegany	Hospital	1931	12	4½	60,000	28,800	88,800	148
Allegany	Hospital	1929	20	4½	100,000	47,250	147,250	147
Queen Anne's	Bridges	1929	20	4¾	100,000	45,128	145,128	145
Montgomery	Police Station	1931	10	4½	30,000	10,125	40,125	134
Carroll	Refunding	1933	10	4½	200,000	40,500	240,500	120
Allegany	Court House	1924	12	4½	50,000	20,250	70,250	120
Carroll	Script Refund	1931	6	4½	90,000	16,425	106,425	118

Table 30. Features and Costs of County School Bond Issues in Recent Years.

County	Year Issued	Years to Final Maturity	Interest Rate (Per Cent)	Amount of Issue	Total Interest Cost	Total Cost of Bond Issue	Total Cost Per $100 Issued
Montgomery	1929	39	4½	$ 475,000	$582,300	$1,057,300	$223
Baltimore	1927	30	4½	250,000	305,190	555,190	222
Montgomery	1929	39	4	336,000	369,160	705,160	210
Baltimore	1926	28	4½	500,000	532,530	1,032,530	207
Montgomery	1927	39	4½	450,000	463,950	913,950	203
Allegany	1928	27	4½	250,000	253,750	503,750	202
Prince George's	1929	31	4¾	207,000	209,948	416,948	201
Howard	1924	30	4½	180,000	176,220	356,220	198
Baltimore	1930	28	4½	1,000,000	958,500	1,958,000	196
Prince George's	1925	30	5	335,000	302,250	637,250	190
Anne Arundel	1929	31	4½	1,000,000	879,300	1,879,300	188
Dorchester	1929	20	4½	25,000	21,915	46,915	183
Baltimore	1925	22	4½	250,000	215,690	465,690	186
Frederick	1931	25	4	186,000	154,230	340,230	183
Montgomery	1928	25	4½	150,000	121,275	271,275	181
Prince George's	1927	30	4½	275,000	221,340	496,340	180
Talbot	1927	26	4	225,000	166,840	391,840	174
Montgomery	1925	19	4½	225,000	163,350	388,350	173
Caroline	1931	23	4½	75,000	54,000	129,000	172
Prince George's	1933	30	4	275,000	194,240	469,240	171
Wicomico	1931	15	4½	110,000	73,800	183,800	167
Frederick	1931	18	4½	124,000	82,450	206,450	166
Washington	1930	16	4½	471,000	311,176	782,175	166
Caroline	1925	20	4½	75,000	53,850	123,850	165
Washington	1930	23	4½	150,000	95,310	245,310	164
Worcester	1929	28	4¾	300,000	187,781	487,781	163
Dorchester	1928	20	4½	200,000	115,272	315,272	158
Baltimore	1925	18	4½	500,000	269,730	769,730	154
Wicomico	1929	14	4½	300,000	142,830	442,830	148
Queen Anne's	1931	11	5	20,000	9,100	29,100	146
Washington	1932	20	4½	55,000	25,537	80,537	146
Harford	1923	19	5	100,000	43,500	143,500	144
Frederick	1928	15	4½	130,000	54,00	184,000	142
Baltimore	1929	16	4½	1,000,000	368,700	1,368,700	137
Talbot	1929	12	4	30,000	10,400	40,400	135
Montgomery	1924	13	4½	325,000	107,100	432,100	133
Queen Anne's	1929	11	5	20,000	6,200	26,000	131
Allegany	1927	8	4½	250,000	67,500	317.500	127
Frederick	1927	7	4½	120,000	18,900	138,900	116

Table 31. Features and Costs of County Road Bond Issues in Recent Years.

County	Year Issued	Years to Final Maturity	Interest Rate (Per Cent)	Amount of Issue	Total Interest Cost	Total Cost of Bond Issue	Total Cost Per $100 Issued
Washington	1922	31	5	$ 82,200	$124,020	$ 206,220	$251
Montgomery	1929	39	4½	697,000	919,050	1,616,050	232
Frederick	1926	33	4½	50,000	64,170	114,170	228
Montgomery	1929	39	4½	200,000	247,500	447,500	224
Garrett	1927	27	5	15,000	16,750	31,750	212
Baltimore	1930	28	4½	500,000	562,500	1,062,500	212
Montgomery	1929	39	4½	475,000	498,600	973,600	205
Frederick	1925	26	4½	50,000	51,212	101,210	202
Garrett	1926	21	5	31,000	31,050	62,050	200
Howard	1924	31	4½	200,000	195,255	395,255	198
Garrett	1925	21	5	31,000	29,500	60,500	195
Baltimore	1929	24	4½	500,000	472,500	972,500	195
Frederick	1927	22	4½	25,000	22,500	47,500	190
Prince George's	1927	30	4½	106,000	89,955	195,955	185
Baltimore	1928	20	4½	500,000	344,700	844,700	169
Wicomico	1926	16	5	24,000	16,200	40,200	168
Wicomico	1925	16	5	24,000	16,200	40,200	168
Montgomery	1925	20	4½	58,000	39,150	97,150	168
Montgomery	1927	20	4½	400,000	257,310	657,310	164
Montgomery	1929	25	4½	25,000	15,760	40,760	163
Montgomery	1928	19	4½	400,000	239,310	639,310	160
Montgomery	1930	19	4½	170,000	100,035	207,035	159
Queen Anne's	1928	12	5	10,000	5,750	15,750	158
Montgomery	1926	24	4½	48,000	27,000	75,000	156
Montgomery	1930	18	5	36,000	18,900	54,900	153
Dorchester	1925	22	4½	22,000	11,385	33,385	152
Kent	1929	15	4½	100,000	51,750	151,750	152
Dorchester	1926	19	4½	25,000	12,465	37,465	150
Queen Anne's	1928	20	5	30,000	14,850	44,850	149
Anne Arundel	1927-29	20	4½	1,000,000	455,763	1,455,763	146
Queen Anne's	1926	12	5	21,000	9,450	30,450	145
Queen Anne's	1927	22	4½	22,000	9,450	31,450	143
Talbot	1926	15	4½	27,000	11,178	38,178	141
Kent	1925	10	5	17,000	6,350	23,350	137
Kent	1926	10	5	17,000	6,350	23,350	137
Carroll	1927	12	4½	19,000	7,065	26,065	137
Queen Anne's	1925	10	5	21,000	7,350	28,350	135
Carroll	1925	10	4½	39,000	13,050	52,050	133
Carroll	1926	10	4½	39,000	13,050	52,050	133
Baltimore	1927	13	4½	500,000	152,100	652,100	130
Dorchester	1927	12	4½	12,000	3,510	15,510	129
Frederick	1931	10	4½	100,000	29,050	129,050	129
Kent	1929	12	4½	900,000	248,400	1,148,400	128
Kent	1927	8	5	15,000	3,050	18,050	120

Table 32. Features and Costs of Water and Sewer Bonds Issued by Certain Incorporated Places in Recent Years.

Incorporated Place	Year Issued	Years to Final Maturity	Interest Rate (Per Cent)	Amount of Issue	Total Interest Cost	Total Cost of Issue	Total Cost Per $100 Issued
Hagerstown	1927	75	4½	$1,000,000	$2,462,500	$3,462,500	$346
Hagerstown	1927	63	4½	300,000	641,250	941,250	314
Salisbury	1928	40	4½	50,000	97,725	147,725	295
Easton	1932	55	4½	45,000	67,535	112,535	250
Easton	1929	40	5	36,000	40,500	76,500	213
Annapolis	1932	40	4-3/4	100,000	92,720	192,720	193
Salisbury	1929	22	4½	25,000	20,975	45,975	183
Bel Air	1933	18	4	100,000	36,920	136,920	137
Frederick	1931	30	4½	180,000	52,650	232,650	129

-Sources of Data

Other than those specified in particular tables, the following sources were utilized in compiling the data contained in this report.

Taxable Basis -- Reports of the Maryland State Tax Commission and the Maryland State Board of Education.

County Levies -- Published levies of the respective counties, or if not published, from the minute books of the County Commissioners.

Levies of Incorporated Places -- Reports of the Maryland State Board of Education and the United States Bureau of the Census.

Uncollected Taxes of Counties -- Auditors' reports of counties, or by personal interview with, or letter from, County Treasurers' or County Commissioners' offices.

Uncollected Taxes of Incorporated Towns -- By mailed questionnaire.

Monthly Tax Payments -- County Treasurers' books and county tax receipts.

Tax Advertising and Selling Data -- From statutory provisions and reports from inquiry made of county officials.

Bonded Indebtedness of State -- State Comptroller's report for 1933, and statutory provisions.

Bonded Indebtedness of Counties -- From County Auditor's reports, or records in the minute books of the County Commissioners, or statutory provisions.

Bonded Indebtedness of Incorporated Places -- State and Municipal Compendium, Part 1, June 29, 1934.

Bonded Indebtedness of Baltimore City -- Special report of the Commission on governmental efficiency and economy entitled "Funded Debt and Public Improvements of the City of Baltimore."

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